

Understanding the VA Math Behind Your Rating



What Are VA Disability Ratings, and Why Do They Matter?

As a Veteran, you've earned several US Department of Veterans Affairs (VA) benefits, such as healthcare services, educational opportunities, financial programs, and more from your service. Your VA disability rating is one of the most important benefits to know about. Derived from a range of percentages, from 0% to 100%, your VA rating indicates how much your service-connected conditions affect your health. Ultimately, it determines your monthly, tax-free VA disability compensation.

What Your Rating Means for Your Survivors

Beyond providing you with the support you need to manage a healthy, secure life after service, your VA rating can allow your survivors to qualify for Dependency and Indemnity Compensation (DIC), burial benefits, Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), and survivor pensions.

VA ratings affect:

- Compensation
- Dependent benefits
- Special Monthly Compensation
- Access to healthcare, education, housing, and insurance

#1 Biggest Misconception:

0% ratings don't exist. Actually, they do — and, even though they are non-compensated, they are significant. A 0% rating confirms that a Veteran's medical condition is service-connected, preserving eligibility to apply for future VA benefits.



Scan to learn:
[Deciphering the Intricacies of VA Math](#)

Adding It All Up

Your VA rating is calculated using a formula that follows the *Whole Person Theory*. Each new condition affects only the remaining efficient portion of your body — VA percentages are not added together, but they are combined using VA math under title 38 of the Code of Federal Regulations (CFR), available at ecfr.gov/current/title-38. For reference, review the values in the charts to find your potential rating and ensure you understand VA Compensation rates at benefits.va.gov/compensation/rates-index.asp.

Learn how to do the math on the following page.

VA Rating Math, Step by Step:

- 1 Start with the highest condition rating you receive. Find that number in the left-hand column of the **VA Combined Ratings Table**.
- 2 Then find your second-highest rating at the top of the table and determine where the two numbers intersect.
- 3 Next, starting with the combined value of your first two ratings, repeat steps 1 and 2 for each additional condition you receive a rating for.
- 4 Round your final number to the nearest 10 (5 rounds up).

Example

Let's say the VA gives you three ratings for three different conditions: **50%**, **30%**, and **10%**. Using the table and applying the steps above, here is how you would add them up to acquire your overall VA rating of **70%**:

STEP 1: 50% (highest rating) + **30%** (second-highest rating) = **65%**

STEP 2: 65% (total of first two ratings) + **10%** (third-highest) = **69%**

FINAL TOTAL RATING: Round 69% up to **70%**

	10	20	30	40
45	51	56	62	67
46	51	57	62	68
47	52	58	63	68
48	53	58	64	69
49	54	59	64	69
50	55	60	65	70
51	56	61	66	71

	10	20	30	40
59	63	67	71	75
60	64	68	72	76
61	65	69	73	77
62	66	70	73	77
63	67	70	74	78
64	68	71	75	78
65	69	72	76	79

Table for illustrative purposes. Full table can be found at: ecfr.gov/current/title-38/chapter-I/part-4/subpart-A/section-4.25.

How the PACT Act Affects Your VA Rating

Veterans exposed to burn pits, Agent Orange, and other toxic substances during their service now have access to further VA Health Care and related benefits for themselves and their families. For instance, survivors whose DIC claims were previously denied can now reapply or request re-evaluation under the PACT Act's expanded presumptions, even if the Veteran died years ago. Your local Veterans Service Organization (VSO) at va.gov/vso may be able to support your claims.

Get More Insights and Answers



Scan to learn:
How to Maximize Your VA Benefits



Scan to learn:
Unlocking the PACT Act: Key Insights for Veterans and Their Families

Need our assistance to understand more about your benefits?

Call us at **844-353-1155**, or email memberbenefits@aafmaa.com.

