INSIDER GUIDE · 2026 EDITION

VA Benefits Most Veterans Over 65 Never Claim

Programs you earned — from a fellow veteran

Note: VA benefit amounts change annually. All current rates are at va.gov/pension and va.gov/disability.
We intentionally do not hardcode VA dollar amounts — always verify at va.gov for the most current numbers.

1 VA Pension — For Wartime Veterans with Low Income

If you served during a wartime period, are 65+ (or permanently disabled), and have limited income, you may qualify for VA Pension. This is a monthly payment on top of any Social Security you receive. Many veterans don't know this program exists.

Wartime periods include: WWII, Korea, Vietnam, Gulf War (1990-present). You don't need to have served IN the war zone — just during the wartime period. Check current income and net worth limits at va.gov/pension.

DR. ED'S TIP: VA Pension does NOT reduce your Social Security. They are completely independent. You can receive both. Apply at va.gov or call 1-800-827-1000.

2 Aid & Attendance and Housebound Benefits

These are additional monthly payments ON TOP of VA Pension for veterans (or surviving spouses) who need help with daily activities or are housebound. Aid & Attendance: you need help with bathing, dressing, eating, or are in a nursing home. Housebound: you're mostly confined to your home due to disability.

Many assisted living and memory care residents qualify but never apply. The additional monthly amount can be substantial — check current rates at va.gov.

DR. ED'S TIP: If a veteran is in a nursing home or assisted living and isn't receiving Aid & Attendance, they may be leaving significant money on the table. This benefit can help offset care costs. Apply through va.gov or a Veterans Service Organization (VSO).

3 VA Health Care — Even If You're on Medicare

You can use BOTH VA health care and Medicare. They cover different things and you can choose which to use for each service. VA covers things Medicare doesn't: hearing aids, dental care (in many cases), prescription drugs (often at lower copays than Part D), mental health services, and preventive care.

Enroll at va.gov/health-care or call 1-877-222-8387. Enrollment is based on priority groups. Even if you were denied before, rules may have changed — apply again.

DR. ED'S TIP: Using VA for prescriptions instead of Part D can save hundreds or thousands per year. You may not even need a Part D plan if VA covers all your medications. But keep Part B — VA is not creditable coverage for Medicare late penalty purposes.

4 VA Disability Compensation — Not Just for Combat

If you have a condition that was caused or worsened by your military service, you may qualify for VA disability compensation at any age. This is tax-free monthly income. Conditions include: hearing loss, tinnitus, back/knee injuries, PTSD, Agent Orange exposure, burn pit exposure, and many more.

VA disability compensation does NOT reduce Social Security or SSDI. They are completely independent. You can receive full amounts of both simultaneously.

DR. ED'S TIP: Many veterans don't realize that conditions developed years after service can still be service-connected. Hearing loss and tinnitus from military service are the #1 and #2 most common VA disability claims. File at va.gov or through a VSO — free help.

5 Surviving Spouse — DIC and Pension

If a veteran dies from a service-connected condition (or was rated 100% for 10+ years before death), the surviving spouse may qualify for Dependency and Indemnity Compensation (DIC). If the veteran was receiving VA Pension, the surviving spouse may qualify for Survivor's Pension.

DIC and Survivor's Pension can be combined with Social Security survivor benefits. They are independent programs.

DR. ED'S TIP: If your spouse was a veteran and has passed, call 1-800-827-1000 and ask about both DIC and Survivor's Pension. Many surviving spouses don't know these programs exist.

What's Next?

1. Call VA at 1-800-827-1000 or visit va.gov to check your eligibility
2. Find a Veterans Service Organization (VSO) near you for free help filing
3. Run a benefits check at 24help.org/screener — find non-VA programs too

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