

# LIFE PLANNING SOLUTIONS

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## VETERAN'S BENEFITS

Over the past month I've met with a lot of Veterans who were unaware of a number of VA benefits. During the same time, I've met with clients who have told me about benefits they have received that I didn't know were available. This information may not apply to you, but it is important, so please share this with the veterans in your life.

We are fortunate to have VA Field Offices right here in middle Georgia, where veterans can get help applying for benefits. The locations of field offices, statewide, can be found at <http://veterans.georgia.gov/field-offices>.

The Macon field office supports Bibb, Crawford, Jasper, Jones, Monroe, Taylor and Twiggs counties. They are located at

653 2nd St #203,  
in Macon, and their  
phone number is  
(478)751-3186.



The Warner Robins Field Office supports Houston and Peach counties, and has recently moved to a new location, Veterans Education Career Transition Resource Center, Rooms 107 and 108, 1001 S. Armed Forces Blvd. Warner Robins, and the phone number is (478) 218-3905.

Please help me get this information into the hands of those who need it most.

Sherri

## GEORGIA VETERAN'S BENEFITS

For most purposes in Georgia law, the term "veteran" is used to mean someone who has, in the past, served in one of the U. S. armed services and is now a civilian.

However, many veterans benefits are limited to those with an honorable discharge or at least require the character of discharge to be other than dishonorable. (These restrictions are noted in the individual benefit descriptions.)

Generally, the term "veteran" does not include anyone currently on active duty. However, some benefits may also be available to those on active duty or to current members of the Georgia National Guard or Reserves. (These exceptions are noted in the individual benefit descriptions.)

The following benefits are listed on the Georgia Veteran's website:

- Tax Exemptions
- Driving Licenses
- Personal Identification Cards
- License Plates
- Hunting and Fishing Licenses
- Other Special State Provisions
- Other State Agencies Assisting Veterans
- GDVS Services
- O.C.G.A. References

To learn more, go to the following website: <http://veterans.georgia.gov/state-benefits>. Once there, you can click on the hyperlink for each of the above benefits and learn what each benefit is, and who it applies to.

## PRESUMPTIVE DISABILITY

I have a number of clients who served in Vietnam, and have given every one of them a copy of the handout located at: <http://www.benefits.va.gov/BENEFITS/factsheets/serviceconnected/presumption.pdf>

The reason I want people to know about these benefits, is that exposure to something like Agent Orange can cause health issues later in life. Many people believe that they would have had to serve a long period of time to receive these benefits, or actually retire from the military. That is not true. If you think you may qualify, please contact your nearest field office and let them help you determine whether you are eligible for benefits or not.

The following has been copied directly from this web page.

### What is "Presumptive Service Connection?"

VA presumes that specific disabilities diagnosed in certain veterans were caused by their military service. VA does this because of the unique circumstances of their military service. If one of these conditions is diagnosed in a Veteran in one of these groups, VA presumes that the circumstances of his/her service caused the condition, and disability compensation can be awarded.

#### Vietnam Veterans:

##### Served in the Republic of Vietnam between 1/9/62 and 5/7/75:

- Acute and subacute peripheral neuropathy
- AL amyloidosis
- B-cell leukemias
- Chloracne or other acneform disease similar to chloracne
- Chronic Lymphocytic leukemia
- Diabetes type 2
- Hodgkin's disease
- Ischemic heart disease
- Multiple myeloma
- Non-hodgkin's lymphoma
- Parkinson's disease

- Porphyria cutanea tarda
- Prostate cancer
- Respiratory cancers (lung, bronchus, larynx, trachea)
- Soft-tissue sarcoma (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma or mesothelioma)

### I looked further on the VA website, and found this additional information regarding Agent Orange exposure:

Even if you did not serve in Vietnam or the Korean demilitarized zone during the specified time periods, you can still apply for disability compensation if you were exposed to an herbicide while in the military and believe it led to the onset of a disease. This includes:

- Veterans who served on or near the perimeters of military bases in Thailand during the Vietnam Era.
- Veterans who served where herbicides were tested and stored outside of Vietnam.
- Veterans who were crew members on C-123 planes flown after the Vietnam War.
- Veterans associated with Department of Defense (DoD) projects to test, dispose of, or store herbicides in the U.S.

#### Additional Groups

##### Former Prisoners of War:

Imprisoned for any length of time, and disability at least 10% disabling. See web page for conditions.

##### Atomic Veterans (Exposed to Ionizing Radiation):

Participated in atmospheric nuclear testing; occupied or was a POW in Hiroshima or Nagasaki; service before 2/1/92 at a diffusion plant in Paducah, KY, Portsmouth, OH or Oak Ridge, TN; or service before 1/1/74 at Amchitka Island, AK.

##### Gulf War Veterans:

Served in the Southwest Asia Theater of Operations during the Gulf War with condition at least 10% disabling by 12/31/11.

“Caring for  
veterans  
shouldn't be a  
partisan issue. It  
should be an  
American one.”

-Jennifer  
Granholtz

# VA AID AND ATTENDANCE

## Aid & Attendance and Housebound

Veterans and survivors who are eligible for a VA pension and require the aid and attendance of another person, or are housebound, may be eligible for additional monetary payment. These benefits are paid in addition to monthly pension, and they are not paid without eligibility to pension.

Since Aid and Attendance and Housebound allowances increase the pension amount, people who are not eligible for a basic pension due to excessive income may be eligible for pension at these increased rates. A veteran or surviving spouse may not receive Aid and Attendance benefits and Housebound benefits at the same time.

## Aid & Attendance (A&A)

The Aid & Attendance (A&A) increased monthly pension amount may be added to your monthly pension amount if you meet one of the following conditions:

- You require the aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting yourself from the hazards of your daily environment
- You are bedridden, in that your disability or disabilities requires that you remain in bed apart from any prescribed course of convalescence or treatment
- You are a patient in a nursing home due to mental or physical incapacity
- Your eyesight is limited to a corrected 5/200 visual acuity or less in both eyes; or concentric contraction of the visual field to 5 degrees or less

## Housebound

This increased monthly pension amount may be added to your monthly pension amount when you are substantially confined to your immediate premises because of permanent disability.

## How to Apply

You may apply for Aid and Attendance or Housebound benefits by writing to the Pension Management Center (PMC) that serves your state. You may also visit your local regional benefit office to file your request. You can locate your local regional benefit office using the VA facility locator.

You should include copies of any evidence, preferably a report from an attending physician validating the need for Aid and Attendance or Housebound type care.

The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable.

Whether the claim is for Aid and Attendance or Housebound, the report should indicate how well the applicant gets around, where the applicant goes, and what he or she is able to do during a typical day. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises.

Source:

[http://www.benefits.va.gov/pension/aid\\_attendance\\_housebound.asp](http://www.benefits.va.gov/pension/aid_attendance_housebound.asp)

## VA Health Care for Elderly Veterans

Geriatrics is health care for elderly Veterans with complex needs. Extended care – also known as long term care – is a program for veterans of all ages who need the daily support and assistance of another individual. Elderly veterans can receive geriatric and long term care programs at home, at VA medical centers, or in the community.

If you know of a veteran who is in need of long term care, have them or their family contact their local VA field office for assistance.

“This nation will remain the land of the free only so long as it is the home of the brave.”

-Elmer Davis

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## VA CLINICS & VET CENTERS

There are a number of clinics throughout Georgia, and the only reason I know about them is clients tell me about the benefits of visiting these clinics. One client recently visited the Perry VA Clinic, and was able to get two pairs of special, orthotic shoes. Other clients have received eye exams and glasses, at no charge.

The Perry, GA clinic lists the following services:

- Primary care, & mental health, MOVE weight management program, nutrition services, tele-health, anti-coagulation lipid management, dermatology, optometry, and diabetic counseling services for veterans in the Perry, GA area.
- Behavioral health services including individual, group and family counseling, and programs such as QuitSmart Smoking Cessation.

Additional clinics are located in Albany, Brunswick, Milledgeville, Macon and Tifton. For more information or to see other hospitals and service centers, go to [www.va.gov](http://www.va.gov),

click on “Locations” and select “Hospitals and Clinics.” Click on the state of Georgia and this will take you to a page of hyperlinks listing all service centers.

When you click on the “Locations” tab you will also see “Vet Centers” listed. There are seven of these centers in Georgia, and one in Macon. The following is from the VA website:

Life isn't always easy after a deployment. That's where Vet Centers can help. Vet Centers across the country provide a broad range of counseling, outreach, and referral services to combat veterans and their families. Vet Centers guide veterans and their families through many of the major adjustments in lifestyle that often occur after a veteran returns from combat. Services for a veteran may include individual and group counseling in areas such as Post-Traumatic Stress Disorder (PTSD), alcohol and drug assessment, and suicide prevention referrals. All services are free of cost and are strictly confidential.

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