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Serving Those Who Served

**The Official Newsletter of the Kentucky Department of
Veterans Affairs**



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- VA Benefits Updates
- Latest PACT ACT Information
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Latest VA News and Updates

VA Compensation Rates Fiscal Year 2023

This information has been checked; but, it might contain errors. Only compensation rates have been posted on the VA website.

DISABILITY COMPENSATION BASIC RATES EFFECTIVE 12/01/2022

	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
Veteran	165	327	508	731	1041	1319	1663	1933	2172	3621
Veteran & Spouse			568	811	1141	1440	1804	2094	2353	3823
Veteran & Spouse + 1 Child			612	870	1215	1528	1907	2212	2486	3971
Veteran with child only			548	785	1108	1400	1757	2041	2293	3757
Each Additional Child<18			30	40	50	60	70	80	90	100
Each Additional School Child 18+			97	129	162	194	226	259	291	342
Additional for A&A Spouse			56	74	93	111	130	148	167	185

DEPENDENCY AND INDEMNITY COMPENSATION (DIC)

Veteran's Death was on or after January 1, 1993

Widow/Widower	\$1,562.74	
Add	\$331.84	If Veteran was rated 100% service connected, or receiving IU for at least 8 years prior to death and spouse was married to veteran for that period.
Add	\$387.15	For each minor child*or spouse on A&A (HB \$166.85)

No Surviving Spouse

Number of Children	Total Dep. Code	Total Payable**	Each Child's Share
1	81	\$659.83	\$6659.83
2	82	\$949.21	\$474.61
3	83	\$1,238.63	\$412.88
4	84	\$1,474.01	\$368.50

*For each helpless child over 18 use \$387.16. If the surviving spouse has one or more children under the age 18 on the award, add the 2-year transitional benefit of \$332.00 for the 2-year period following the veteran's date of death.

** For each additional child add \$387.16.

NEED BASED
for War-Time Veterans and Widows of War-Time Veterans
PENSION RATES¹ (PL95-588)
Countable Income Limitations

<u>VETERAN:</u>	Annual	Month	5% EXCL.
<i>Permanently & Totally Disabled Veteran</i>			
Veteran Alone	\$16,037	\$1,336	\$801
Veteran With One Dependent	\$21,001	\$1,750	\$1,050
<i>Veteran – Housebound</i>			
Veteran Alone	\$19,598	\$1,633	
Veteran With One Dependent	\$24,562	\$2,046	
<i>Veteran - Aid & Attendance</i>			
Veteran Alone	\$26,752	\$2,229	
Veteran With One Dependent	\$31,714	\$2,642	
<i>Each Additional Child</i>	\$2,743	\$228	
<u>WIDOW(ER):</u>			
Widow(er)	\$10,757	\$896	\$537
Widow(er) With One Child	\$14,078	\$1,173	\$703
<i>Surviving Spouse – Housebound</i>			
Widow(er)	\$13,147	\$1,095	
Widow(er) With One Child	\$16,462	\$1,371	
<i>Surviving Spouse - Aid & Attendance</i>			
Widow(er)	\$17,192	\$1,432	
Widow(er) With One Child	\$20,509	\$1,709	
<i>Each Additional Child</i>	\$2,523	\$210	
<u>CHILD(REN):</u>			
Child(ren) Alone	\$2,743	\$228	
Exclusion From Child's Earnings	\$13,850	\$1,154	

Calculated Net worth \$150,538.00

<i>Clothing Allowance Payable 12/1/2021</i>	\$968.52	File after 12/1/22
<i>Standard Medicare Part B Cost</i>		
<i>Standard Medicare Part B Cost</i>	\$164.90***	

*****Social Security Net Take-Home cannot be lowered by Part B Premium Increases.**

This information has been checked but it might contain errors. If you notice any, please notify Brian Bowman via email Brian.Bowman@ky.gov

Only the New Compensation Rates are on the VA Website. Each \$\$ amount is increased by some change (i.e. 10% is actually \$165.92). I have left off the pennies.

Veterans Affairs Life Insurance (VALife)



[Veterans Affairs Life Insurance \(VALife\)](#) is launching on Jan. 1, 2023, as a new guaranteed acceptance whole life insurance program for service-connected Veterans. Those currently enrolled in Service-Disabled Veterans Life Insurance (SDVI) may keep their coverage or switch to VALife.

Supplement Your Pension with Aid and Attendance

Did you know that VA's Aid and Attention and Household benefits can increase your pension payments to support the additional care you need? If you need help with daily activities, or if you are housebound, you may qualify for an increased VA pension to help pay for in-home care, assisted living, or a nursing home.

Raising Your VA Compensation Rates

As the cost of living goes up, VA ensures that your benefit rates do too! Starting Jan. 1, 2023, all compensation benefit rates have increased by **8.7%** to match adjustments made to Social Security benefits. This increase impacts [disability benefits](#), clothing allowance, dependency and indemnity compensation (DIC), as well as other VA assistance programs. If you receive VA compensation benefits, learn your new rates today.

Latest in PACT Act News--Important Information on PACT Act

SECVA McDonough remarks at PACT Act Week of Action ***By: VA Secretary Denis McDonough***

On Friday, Dec. 16, 2022, VA Secretary Denis McDonough spoke at the [PACT Act Week of Action](#) at the Maj. Joseph R. "Beau" Biden III National Guard/Reserve Center. The following are his remarks from the event.

General Berry, thanks for the warm welcome, and for your three decades of service and leadership. The Delaware Guard's been defending our freedom since long before our founding — whenever and wherever the country needs them.

We all saw that kind of devotion in the actions of Tech Sergeant Matt Keefer — recognized last Friday with the Distinguished Flying Cross for his heroism in Afghanistan, responding to the tragedy at the Karzai International Airport a year ago August. And you're sending the 160th Engineer Company down-range come January. May God bless 'em and keep them safe.

It's an honor to be here at one of the last of the 100-plus events VA's hosting during this PACT Act Week of Action. To our Vets, their family members, caregivers, and survivors — we're forever in your debt, and we're fighting like hell to serve you as well as you have served us. We won't settle for anything less.

And thanks to the PACT Act that President Biden signed into law on August 10th, VA has expanded health care and benefits for millions of Vets and their survivors — including many of you here, today. If you or a loved one served in the Vietnam era, the Gulf War era or the Post-9/11 era, you may be eligible for new or increased care and benefits because of the PACT Act.

And here's what you need to know.

First, [apply for your benefits and care right now](#). If you're enrolled in VA care, get a quick and easy toxic exposure screening. If you're not enrolled, get enrolled. If you haven't yet applied for your PACT Act benefits, apply. You can do all that here, today, or you can call the Delaware Office of Veterans Services at 302-739-2792, or make an appointment with the VBA Regional Office at 302-994-2511, extension 4845.

Second, VA will begin processing most PACT Act-related benefits claims on January 1st, the earliest date possible. And if you apply for PACT Act-related benefits before August 10th of next year, then your

benefits will be backdated to August 10, 2022, the day President Biden signed the bill into law. So, get your claims in as soon as you can.

Third, I hear some Veterans are worried that applying for PACT Act benefits will impact their current benefits. The truth is, with the PACT Act, you're 32 times more likely to have your benefits increase, or stay the same, than to see a decrease.

Fourth, there are people out there who will try to convince you that you need to pay someone or use a lawyer to apply for VA benefits. Not true. Applying for your PACT Act benefits is free, and easy, by working directly with VA, or a Veteran Service Organization.

And fifth, you can learn more about the PACT Act — and apply, anytime — by visiting [VA.gov/PACT](https://va.gov/PACT) or calling 1-800-MY-VA-411.

So, join the nearly 190,000 Vets and survivors who've already applied for their PACT Act-related care and benefits.

Listen, whenever someone signs up to serve our country in the military, our nation makes them a promise. If you fight for us, we'll fight for you. If you take care of us, we'll take care of you. If you serve us, we'll serve you when you come home. Our nation as a whole makes that promise, but it's our mission here in Delaware and across the country to keep that promise to all Veterans, their families, caregivers and survivors.

The PACT Act will help us keep that promise. President Biden is leading the way to keep that promise. And we will not rest until every Veteran and survivor knows about this new law, understands what it means for them, and gets the care and benefits they've earned. That's what our country owes you. That is what we will deliver.

With that, it's my privilege to introduce someone who doesn't really need a lot of introduction in these parts. Senator Carper's the last serving Vietnam Veteran in the US Senate. And he's given more than 40 years of devoted service and strong leadership improving Veterans' health care and services here in Delaware, and across the country. Join me in welcoming a 23-year Veteran of the U.S. Navy and Naval Reserve, Captain and Senator Tom Carper.



Latest PACT Act News and Information

The PACT Act and Your VA Benefits The Department of Veterans Affairs has established a web portal titled "The PACT Act and Your VA Benefits" which can help answer your questions on what the PACT Act means for you or your loved ones. You can also call the VA hotline at 1-800-698-2411 for assistance. The following are key weblinks for PACT Act Information:

[File for disability compensation with VA Form 21-526EZ](#)

[Apply for VA health care](#)

[HOME - Airborne Hazards and Open Burn Pit Registry \(va.gov\)](#)

[Camp Lejeune Water Contamination Health Issues | Veterans Affairs \(va.gov\)](#)

KDVA Veterans Benefits Field Representatives (VBFR) Are Available to Assist Veterans Understand PACT Act/File Claims KDVA VBFRs are available to assist veterans and families of veterans covered under the PACT Act. This include veterans and family members who were initially denied claims related to the PACT Act in the past. VBFRs can assist in providing information and filing claims **AT NO COST** to the veteran or family member. VBFRs can also brief or educate Veterans Service Organizations (VSO) on the latest information and presumptives under the PACT ACT. Veterans (or family members) and VSOs can contact Mr. Stephen Burford at (270) 576-3534 or Stephen.Burford@ky.gov or go to KDVA Benefits Representative portal for a VBFR in your area at [Your Benefits Representative - Kentucky Department of Veterans Affairs](#)

Key KDVA Benefits services weblinks:

[Veterans Benefits - Kentucky Department of Veterans Affairs](#)

[Your Benefits Representative - Kentucky Department of Veterans Affairs](#)

[Initial Appointment Checklist - Kentucky Department of Veterans Affairs](#)

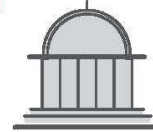
[About VA Form 21-22 | Veterans Affairs](#)



BE VIGILANT OF PACT ACT SCAMS

On August 10, President Biden signed the Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics Act (PACT Act) into law. This law helps millions of Veterans and their survivors by:

- Extending VA health care eligibility for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and Post-9/11 (Post-September 11, 2001) eras
- Expanding benefits eligibility for Veterans exposed to toxic substances and their survivors



Tips to Avoid PACT Act Scams

Scammers are taking advantage of new opportunities to commit fraud. There's been an increase in PACT Act-related [phishing \(email\)](#), vishing (phone), and [social media scams](#) targeting Veterans to access their PACT Act benefits or submit claims on their behalf.

Veterans should be cautious of anyone who guarantees a lucrative financial benefit or service.

Do's

- ✓ You may submit your application securely [online](#) via VA.GOV or in person at any Regional Office. You may file your claim directly with VA and then, VA will assist in gathering evidence necessary to support it. There are no costs or hidden fees to apply.
- ✓ Be cautious of companies who advertise VA benefits can only be obtained with their help. These companies may not be recognized by VA and may be attempting to charge illegal fees.
- ✓ Be cautious of aggressive companies who may try to pressure you to sign their contract through frequent communications or by insisting "you must act now or lose your chance for benefits."
- ✓ Be cautious of companies who claim to be contacting you on behalf of VA or to have a special relationship with VA. Contact VA at 1-800-827-1000 if you are unsure about the authenticity of any message received.
- ✓ Validate: If you are interested in working with a Veteran Service Organization (VSO), agent, or attorney, use the Office of General Counsel [Accreditation tool](#) to confirm and validate their credentials.

Don'ts

- ✗ Do not sign a contract agreeing to pay an unauthorized company a percentage of your benefit payment in exchange for their assistance with your VA claim. If you need help filing a claim, there are representatives of VSOs, agents, and attorneys who have been [accredited by VA](#) to assist you.
- ✗ Do not sign a blank form for someone else to complete later. Always review the completed form before signing and keep a copy for yourself.
- ✗ Do not be fooled by companies who advertise they have special relationships with medical professionals and can guarantee your benefits award. If they are defrauding the Federal government, you could be held responsible for paying those benefits back.
- ✗ Do not provide your social security number, medical records, or other personally identifiable information to anyone offering claims assistance before confirming their credentials using the Office of General Counsel [Accreditation tool](#).
- ✗ Do not sign forms that are not [VA generated](#) or third-party authorization for someone to provide "behind-the-scenes" claims assistance.

[www.VA.gov/PACT](https://www.va.gov/PACT) is the official source of PACT Act information.

We want Veterans and survivors to apply now for their PACT Act-related benefits. To report suspected scams, please contact the VA Office of Inspector General ([OIG Hotline \(va.gov\)](#)). File a complaint with the [Federal Trade Commission](#). Visit the [Cybercrime Support Network](#) for additional [resources](#) to help Veterans, service members, and their families combat cybercrime.

VA



U.S. Department
of Veterans Affairs

Learn more and sign up at [VA.gov/PACT](https://va.gov/PACT)
Download the VA Health and Benefits App
Call us at 1-800-MyVA411 (1-800-698-2411)
Find a VA at [VA.gov/find-locations/](https://va.gov/find-locations/)

What's New at KDVA?

KDVA PACT Act News



On 9 December, KDVA Appeals Mgr. Johnny Allen, VBFR II's Michelle Rustin and Lisa Pittman provided VSO Training to National Association for Black Veterans service officers in Louisville, Ky. During this training the members of the KDVA Benefits Division provided information on the PACT Act and Compensation Disability Appeals.

New KDVA Staff Members

Laura Brown, Budget Specialist
Silas Session, Executive Director Office of Kentucky Veteran Services
William Nelson, Director of State Programs
James Hensley, Public Information Officer

Nearly 12,000 Wreaths were laid at veterans' graves at the five Kentucky Veterans Cemeteries.



Kelly Baumer places a wreath on her father's grave, Gary Pickett. Mr. Pickett was in the U.S. Navy from 1960-1963. Mr. Pickett is laid to rest with his wife Judy Pickett. (Photo by Robert Miller, Kentucky Veterans Cemetery North manager)

Year in Review 2022

AGENCY ACCOMPLISHMENTS FOR FY22

- KDVA received the Citation of Appreciation from Kentucky's House of Representatives.
- Veterans Program Trust Fund (VPTF) granted a total of \$556,027 to 25 grantees.
- Homeless Veterans Trust Fund granted a total of \$157,812.66 to 417 grantees.
- Veterans Cemeteries performed 1691 internments during FY22.
- The Benefits Division generated over \$428.16 million dollars in entitlements and pensions for Kentucky veterans, widows, and dependents for FY22.
- KDVA's Veterans Center maintaining CMS Five-Star Ratings during FY22.
- Held the groundbreaking ceremony for the future site of the Bowling Green Veterans Center on Nov. 2.

These are just some of the events KDVA has hosted or been a part of to support our veterans across the Commonwealth of Kentucky in 2022.



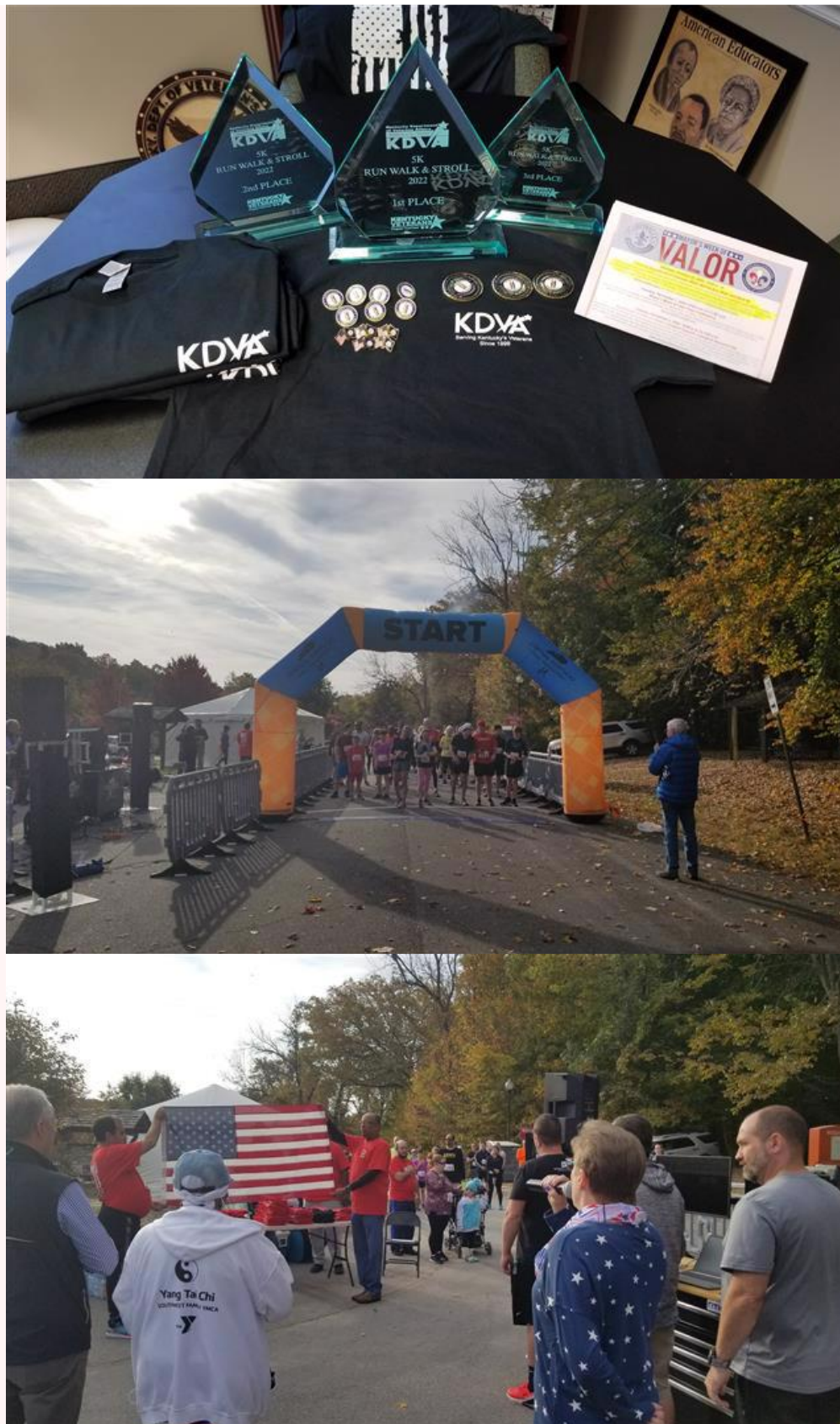
Commissioner Allen, with Secretary of Veterans Affairs, Denis McDonough and Thomas Palladino, President of the NASDVA, after receiving the Pillars of Excellence Award on behalf of Tamara Stewart and the Radcliff Veterans Center Songwriting Program in February 2022.



KDVA's Kentucky Women Veterans Conference, Veteran Community Panel, June 3, 2022.



Lt. Governor Coleman (far left), Al Duncan (middle), KDVA director of state cemeteries, and Commissioner Whitney Allen (far right), KDVA, unveil the Gold Star Monument at Kentucky Veterans Cemetery North April 2022.



Run, Walk and Stroll 5K, A Race to End Veterans Homelessness, Oct. 22, 2022.



Patriot's Day at the 9/11 memorial at the Kentucky State Veterans Cemetery Central, Sept. 11, 2022.



KDVA State Conference Aug. 22, 2022.





Commissioner Whitney Allen, KDVA, participated as an escort in the September Honor Flight Louisville Chapter trip to visit respective veterans memorials in Washington D.C., Sep. 7, 2022.



The Groundbreaking Ceremony for the future site of the Bowling Green Veterans Center was held November 2, 2022. Expected to open in 2024.



Tamara Stewart met with veterans prior to the "Lest We Forget" concert Nov. 12, 2022, in Elizabethtown, KY. This was just one of several events KDVA was a part of for Veterans Day celebrations. (Photo courtesy of Sue Popplewell)





The Winter Woods Spectacular Veterans Appreciation Night, Dec. 16, 2022. KDVA received several hundred articles of clothing as donations for homeless veterans.

Recent KDVA Outreach Events

KDVA staff bring donated warm weather clothes to House of Hope in Louisville, KY



Hundreds of articles of clothing were donated for homeless veterans during the Winter Woods Spectacular Veterans Appreciation Night in Louisville, KY, Dec. 16, 2022. The night was just one day out of the event which spanned Nov. 25, 2022 to Jan. 1, 2023.



KDVA and Louisville Metro Government hosted Veterans Appreciation Night

On Dec. 16, 2022, several hundred articles of clothing were donated at the Winter Woods Spectacular Event. This was just the Veterans Appreciation night and there were several hundreds more donated from Nov. 25, 2022 to Jan. 1, 2023. All the donated clothing will go to aid homeless veterans.

Useful VA Links

- **VA Housing Assistance Page** - Information about home loans, eligibility, interest rates reductions and other related topics: <https://www.va.gov/housing-assistance/>

- **National Center for PTSD** - Provides information and resources to veterans, care providers and organizations relating PTSD: <https://www.ptsd.va.gov/>
- **Covid-19 Vaccine Updates** - Latest updates on Covid-19 guidance and vaccinations: <https://www.va.gov/health-care/covid-19-vaccine/>
- **VA Life Insurance (VALife)** - <https://www.benefits.va.gov/insurance/valife.asp>
- **Veterans Readiness and Employment (VR&E)** - job training, education, employment coaching, etc.: <https://www.benefits.va.gov/vocrehab/index.asp>

Upcoming Veterans Dates and Events

- Regular Session convenes for the General Assembly (**Jan 3**)
- Joint Executive Committee of Veteran Organizations Meeting (**Jan 4**)
- National Law Enforcement Appreciation Day (**Jan 9**)
- Martin Luther King Jr. Day (**Jan 17**)
- National CRNA Week (**Jan 22**)

Resources for Veterans



Flood Relief

Have you been affected by flooding in Eastern Kentucky? The Governor's Office has prepared a list of resources designed to help you make it through this challenging time.

Click here for more information:
<https://governor.ky.gov/disaster-response/flood-resources>

Commissioner's Corner



Commissioner's Corner

Team,

With the closing of 2022, we look back at a year of hard work the staff here at KDVA have performed including a successful state commanders' conference, multiple veteran outreach/engagement events, Bowling Green Veterans Center groundbreaking ceremony and helping veterans received their hard-earned benefits and entitlements. Now we look to 2023 as another year to assist veterans and their families. We aim to have more events available to veterans to include training sessions, job fairs for employment opportunities, collect donations for homeless veterans, and have some things to give veterans a chance to have some fun.

I hope everyone had a great holiday break and a safe start to the New Year. Let's get to work.

Commissioner Whitney Allen

Kentucky Department of Veteran Affairs

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