



Interaction of Social Security and VA Disability Compensation Benefits

The Social Security Administration provides a disability and retirement program for eligible beneficiaries. The disability benefits are provided through the Supplemental Security Income (SSI) and/or the Social Security Disability Insurance (SSDI) programs.

To Qualify: for SSI/SSDI, a person must have a severe disability that prevents them from working, defined as engaging in substantial gainful activity, for a period of at least 12 months.

SSI: Maximum check is \$733 in 2016. To be eligible, must have low-income and low-assets.

SSDI: Average check is \$1,166. This is a program for disabled workers. Eligibility and check amount are based on the level of earnings contributed to the system.

Tip: SSA has a special expedited application process for Wounded Warriors. Disabled Service Members should apply for Social Security as well as VA disability because one benefit may be awarded before the other and, in some instances, they can receive both. More information: ssa.gov/people/veterans.

The VA provides Veterans Disability Benefits and a Pension program. To be eligible based on disability, the VA must determine that an applicant is at least 10% disabled.

Service Connected Disability: The amount of basic benefit paid ranges from \$133 to \$3,300 per month, depending on the percent of disability and family size. Earnings will NOT impact amount of benefit or eligibility.

- Must have a service-connected disability,
- Must have been discharged under other than dishonorable conditions, and
- Must have a disability that meets VA standards.

VA Pension: Wartime veteran with limited income and is permanently and totally disabled, **or** is at least 65 years old. Must have low-income and low-assets to be eligible. Earnings WILL impact this benefit. Must meet the following:

- o Discharged from service under other than dishonorable conditions, **and**
- o Served 90 days or more of active duty with at least 1 day during a period of war time **and**
- o Have countable family income is below a yearly limit. The 2016 limit for single without dependents was \$12,868.

More information: vabenefits.vba.va.gov

Can you receive a VA benefit and a SSA benefit? Yes, but they may impact each other:

- SSI benefits are reduced if the person is receiving service-connected disability payments.
- VA Pension will not be impacted by receiving SSI income; however, SSI does count the amount of the VA pension as unearned income so the SSI amount would be reduced.
- A person can receive both SSDI and full VA Service-Connected disability benefits.
- SSDI benefits will cause an offset or reduction in VA Pension amount.