

Top 10 Frequently Asked Questions About Veterans Disability Benefits

1. What is a service-connected disability?

The U.S. Department of Veterans Affairs (VA) pays benefits for injuries or illness you experienced while in service. This is considered a service-connected benefit or veterans disability compensation. The qualifications are:

- a) You served in the active U.S. military, naval or air services, and
- b) You were discharged or released under conditions other than dishonorable, and
- c) You sustained an original service-connected injury or illness, specific war-time service-connected disability, or substantially aggravated an existing injury during your time served.

Your current condition must be one that:

- a) Is supported by a physician's diagnosis and/or opinion, and
- b) You can prove it is due to an event or incident that happened while you were in the service. This may include a duty or medical report that reflects your injury.

2. How are my VA disability benefit payments determined?

Your monthly benefits are based on a percentage rating level of disability. The VA uses a rating schedule that determines which disabilities you receive benefits for and the percentage to which they are disabling. The range for disability compensation is from 0 percent to 100 percent.

Veterans with a spouse or dependent children can expect to receive more. If a veteran has multiple disabilities with different ratings, those are combined into a single rating. The amount paid for each rating is set by law.

Percentage Rating Level of Disability = Monthly Benefits (Veteran Alone with No Dependents)

10% = \$129	60% = \$1,026
20% = \$255	70% = \$1,293
30% = \$395	80% = \$1,503
40% = \$569	90% = \$1,689
50% = \$810	100% = \$2,816

3. How will VA disability benefits help me and my family?

- Regular monthly income and financial support
- Increased access to VA healthcare and services between jobs and after retirement
- VA benefits for survivors and dependents
- Other valuable benefits, including:
 - Vocational rehabilitation training
 - VA-guaranteed home loan programs
 - Options for long-term care
 - Possible property tax exemption
 - Preference in government hiring
 - Special programs that support business development

4. How long is the appeal process?

On average, it takes about one year for your application to be reviewed and for you to receive a rating decision and be approved for benefits. Having a paid VA-accredited Claims Agent such as Allsup can significantly improve your chances for a successful appeal.

If you file an appeal in the year following a denial of benefits, it takes an average of 12 to 24 months to receive another decision. If you appeal that decision, it could take more than two years before you receive a decision. You may be able to reduce your wait for the benefits you deserve if you have help from one of Allsup's VA-accredited Claims Agents. The process takes even longer if you wait to file your claim after you leave active duty.

Approximate Timeline for Filing Appeals

Initial application review	About one year to receive a decision or percentage rating
Filing an appeal (following denial of benefits or disagree with rating decision)	12 to 24 months to receive another decision
Second appeal to BVA	Over two years (approx. 825 days) before receiving a benefits decision

Visit us at veterans.allsup.com or call (888) 372-1190.



5. How soon should I apply?

You should file a claim as soon as possible as the effective filing date determines when your benefits begin. Disability applications can be more difficult to process if you wait a long time because you must prove that your condition is due to military service. Applying right away will help ensure that you receive all the benefits for which you're eligible.

6. Can Allsup help me apply for VA disability benefits?

Allsup's VA-accredited Claims Agents only provide assistance during the VA appeal process. You can get started with your disability compensation application on your own. Visit veterans.allsup.com for information about filing an application for benefits and how to gather the type of evidence and documentation you need to submit your initial claim.

After the VA makes its first decision on your claim, Allsup's VA-accredited Claims Agents will provide a **free disability appeal review** to determine if you're eligible or have reason to appeal. If so, we can help you file an appeal by submitting a Notice of Disagreement (NOD) on your behalf, if:

- The VA has denied you benefits for a disability that began during your time in service, or
- You disagree with the percentage rating decision you received from the VA.

7. How are VA benefits different from Social Security disability benefits?

In the veterans disability system, the VA rates a service-connected disability on a scale of seriousness, from 0 to 100 percent. If you receive benefits, the rating determines the amount of your benefit. For example, you could be considered 10 percent, 50 percent or 100 percent disabled.

With Social Security Disability Insurance (SSDI), the Social Security Administration (SSA) requires that you be permanently disabled, unable to work for 12 months or more or have an illness expected to result in death.

8. Can I receive both SSDI and VA disability benefits?

Yes, disabled veterans who are unable to work due to permanent disability can collect both SSDI benefits and VA benefits at the same time. Allsup can help you coordinate multiple disability

benefits. In general, veterans who continue to work are only eligible for VA disability benefits and not SSDI.

9. What are the advantages of the Allsup Veterans Disability Appeal ServiceSM?

Knowledge and Experience

- Our staff, many of whom are veterans themselves, know how the VA system works and understand the appeal process.
- Allsup specializes in disability. We've been helping people navigate complex government programs for more than 25 years and are the nation's premier provider of SSDI representation and Medicare plan selection services.
- Our VA-accredited Claims Agents prepare your appeal in a timely and accurate manner to improve your chances for a higher disability rating and approval of benefits.

Guidance Throughout the Appeal Process

- We can save you stress and help you avoid mistakes that could delay or deny your appeal and affect your financial situation.
- With Allsup, you can expect caring service from trained and certified VA-accredited Claims Agent who will assist you throughout the VA decision process.
- You'll receive regular status updates about your appeal and we'll communicate with the VA on your behalf.
- We also collect your medical records, correct any errors in your claim and develop written briefs to achieve a positive outcome.

High Satisfaction Rating

- People who choose Allsup for assistance consistently report significant satisfaction with the service we provide. In fact, 98 percent of Allsup customers are satisfied with the disability service they received.

10. What is Allsup's fee?

There is no cost unless we win your appeal or you receive higher benefits on appeal. Allsup's fee, which is monitored by the VA's Office of General Counsel (OGC), is 20 percent of the past-due benefits awarded on each claim. There may be additional expenses, such as fees charged to us by your doctors for medical records. However, these additional expenses will be waived if Allsup also represents you for SSDI benefits.

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