

How do you qualify?

1. Age 65+ and Unable to Work

2. Military Service

A minimum of 90 days active duty military service with at least one day of service during a period of national conflict.

3. Medical Need

Medical diagnosis requiring assistance with two or more Activities of Daily Living (ADLs).

4. Comparison of Monthly Income & Qualified Medical Expenses

The medical expenses at the assisted living community should exceed the veteran/surviving spouses' monthly income.

5. Limited Liquid Assets

Savings, CDs, etc.

How much assistance could I receive?

The 2009 maximum monthly amounts are:

- Single Veteran.....\$1,644
- Married Veteran.....\$1,949
(Married veteran & spouse)
- Veteran Spouses....\$2,582
- Surviving Spouse.....\$1,056

Getting started with Veterans Advantage...

To start the application process, you will need the following:

- Original or certified copies of the veteran's discharge papers, also referred to as a DD-214.
- A list of your income, assets and their sources.
- Name and contact information for your physician and any specialists you use.
- A surviving spouse also needs the veteran's death certificate and their marriage license.

For more information please contact us today!



MOUNT ROYAL TOWERS

Retirement Community and Health Center

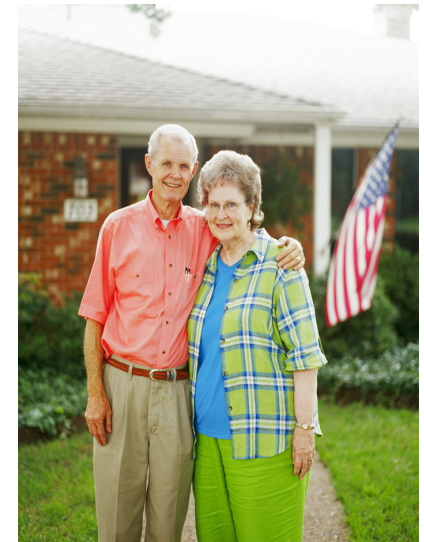
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VETERANS ADVANTAGE



for U.S. Veterans & Surviving Spouses



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Through a unique consulting arrangement, Health Care Group's Veterans Advantage Program assists qualified veterans, and their surviving spouses, by making it possible to afford care and services in an Assisted Living setting with a Veterans Affairs pension.

How can Veterans Advantage help you?

Veterans Advantage helps qualified individuals navigate the often complicated, and frustrating application process for the Department of Veterans Affairs statutory pension for health care — Aid and Attendance. Additionally, maintaining the benefits on an annual basis is equally important, and these unique services are provided through the Veterans Advantage network care provider named Health Care Group.



An Introduction to VA Aid & Attendance

- The VA Aid and Attendance Pension was established to assist qualified veterans, and their surviving spouses, to receive financial benefits outside of the traditional VA residential system.
- Aid and Attendance is a mandatory pension and is not subject to partisan spending or discretionary federal budget cuts. In 2005, this program was funded by Congress at \$3.8 billion.
- Aid and Attendance was established in 1952 under section 38 USC and provides a direct monthly pension benefit to purchase long-term care.
- The major obstacle to obtaining Aid and Attendance is the long and complicated application process. Health Care Group's partnership streamlines this process.

So what does this mean to the qualifying veteran or veteran's surviving spouse?

Accessing your benefits through the VA Aid and Attendance offers you access to much needed care and services in a retirement setting. Care and services that previously may not have been attainable are now affordable.

Secondly, the benefits give you choices. You have the decision-making power to select the services you need as well as the provider that meets those needs.

Thirdly, the pension is reliable. Much like Social Security – and unlike retirement funds, corporate pensions, and long-term care insurance – the pension will always be there for qualified beneficiaries.

