



Claims Conversations:

Applying for VA Disability Benefits

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2026





Navy Mutual Aid Association Mission



Life Insurance

Provide our Members high-quality, affordable life insurance options



Financial Education

Educate our Members, as well as the military and uniformed service community at large, on matters of financial security



Survivor Benefits

Help our Members secure the survivor benefits they have earned through their service

Established in 1879, Navy Mutual is the oldest federally recognized Veterans Service Organization (VSO) in the country and employs DOW- and Coast Guard-approved financial educators.



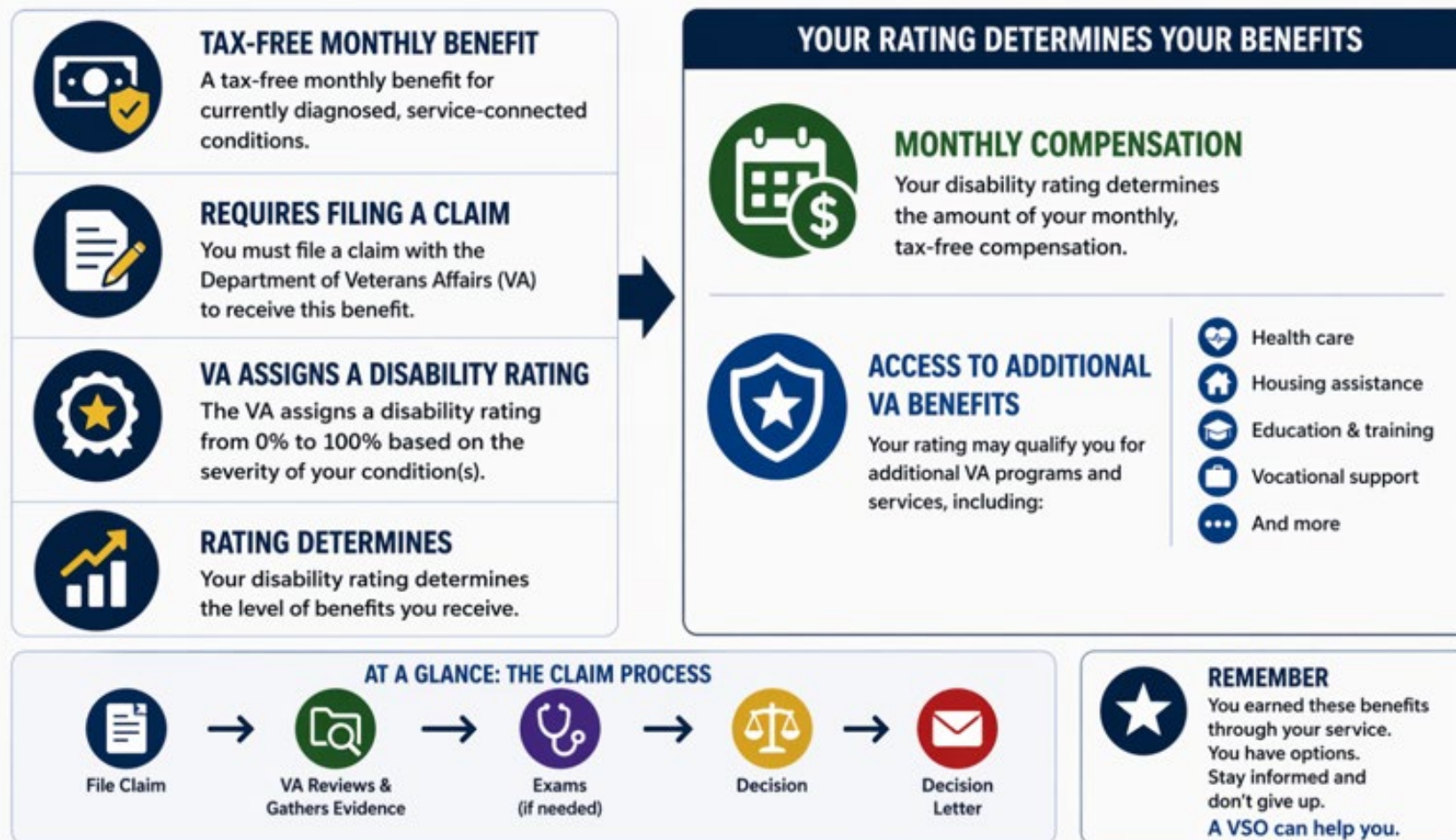
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What Is VA Disability Compensation?



A VSO can assist with helping a Veteran file a claim, but they can also submit their own claim at any time.

The processing is the same.

What Is an Accredited Veterans Service Representative?

RECOGNIZED



- Individual who has been recognized by the Department of Veterans Affairs to assist a claimant with understanding and applying for **any** VA benefits they may be entitled to

SERVICES



- May help a claimant request further review of, or appeal, an adverse VA decision regarding benefits

FINDING ONE



- The VA Office of General Counsel maintains a list of VA-recognized organizations and VA-accredited individuals that are authorized to assist in the preparation, presentation, and prosecution of VA benefit claims at
- <https://www.va.gov/get-help-from-accredited-representative/find-rep/>



Accredited VSOs always provide their assistance free of charge!



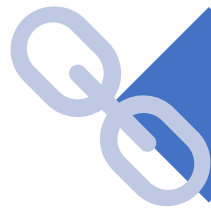
Elements of Service Connection



An in-service event or occurrence



A current medical condition that is severe enough to be compensable



A connection between the current condition and the in-service event.

Note some conditions are excluded by law.

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Types of VA Disability Claims

The VA offers several types of claims to help Veterans get the benefits they've earned. Knowing which one fits your situation is the first step.

ORIGINAL CLAIM (NEW CLAIM)	INCREASED RATING CLAIM	SUPPLEMENTAL CLAIM	HIGHER-LEVEL REVIEW (HLR)
			
File this claim to establish service connection for a condition.	File to request a higher evaluation for a service-connected condition that has worsened.	File to reopen a previously denied claim by submitting new and relevant evidence.	File to have a senior reviewer look at your claim for potential errors.
USE WHEN: You have never filed a claim for this condition before.	USE WHEN: Your symptoms are worse than when VA last rated your condition.	USE WHEN: Your claim was denied and you have new evidence that supports your case.	USE WHEN: You believe the VA made an error in the decision, but you don't have your evidence.
EXAMPLE: You develop back pain from an injury while on active duty.	EXAMPLE: Your service-connected knee condition now limits your daily activities.	EXAMPLE: You get a new medical nexus opinion linking your condition to service.	EXAMPLE: You disagree with the VA's decision and think they overlooked key evidence or misapplied the law.
FORM: 21-526EZ	FORM: 21-526EZ	FORM: 20-0995	FORM: 20-0996

QUICK TIPS

- ✓ Submit as much evidence as possible with any claim.
- ✓ Keep copies of everything you send to the VA.
- ✓ Track your claim status at [VA.gov](https://va.gov) or in the VA app.

THE CLAIM PROCESS (AT A GLANCE)

File Claim → VA Reviews & Gathers Evidence → Exams (if needed) → Decision → Decision Letter

REMEMBER

Denials are not the end. You have options. Stay informed and don't give up.



There is no time limit to file a claim.

However, filing closer to the time you served may make it easier to establish the service connection, and start your benefits sooner.

Filing a Benefits Delivery at Discharge Claim (BDD)

Allows members who are separating and plan to file for disability to file a claim before separation.

Eligibility Requirements

- Be on **full-time active duty**
- Know their **separation date**
- File claim between **180 and 90 days** before separation
- Provide copies of all **treatment records**
- Provide a completed **Separation Health Assessment Part A**
- Be available for VA exams for **45 days** after submitting claim
- Provide current period of service **STRs**



! The goal of the program is to have a decision shortly after discharge, but there are no guarantees.
You will not have a rating before your official separation date.

<https://benefits.va.gov/BENEFITS/benefits-delivery-discharge-program.asp>

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Helpful Checklist

<https://www.navy mutual.org/mission-educate/>

Benefits Delivery at Discharge Checklist



Eligible active duty servicemembers can apply for VA disability compensation from the Veterans Benefits Administration between 180 and 90 days prior to their separation from the military and (hopefully) receive a decision from the VA within the first 30 days after separation.

Participation in the Benefits Delivery at Discharge program is encouraged for servicemembers who know their separation dates, have a copy of their STRs, and are able to file their claims between 180 and 90 days prior to separation. They must be available for 45 days from their claim submission dates to attend VA exams.

What do you need?

- ☐ Separation Health Assessment — Part A
 - Download: https://www.benefits.va.gov/compensation/docs/sha_dbq_part_a_self-assessment.pdf
- ☐ Birth certificates and Social Security numbers of your family members
- ☐ Service Treatment Records
- ☐ Dental Records
- ☐ Mental Health Records
- ☐ Additional records documenting injuries, illnesses, and/or events that may have contributed to a service-related disability
- ☐ DD Form 214 for all periods of service
- ☐ Direct deposit document (voided check, deposit slip, or direct deposit change letter)
- ☐ Dependent form VA Form 21-686c and school forms VA Form 21-674 and VA Form 21-674b, if applicable
- ☐ Completed VA Form 21-526EZ (Application for Disability Compensation and Related Compensation Benefits)

Who can help?

- VA Regional Office
- BDD Intake Site
- VSO Organizations

Filing a Benefits Delivery at Discharge claim with the VA?

Here's how to make the process of obtaining your disability compensation run as smoothly as possible.

- ☐ Continue to seek treatment for your issues (new and existing) even if you think the advice will not help.
 - If you can get treated to cure, please do; your health is the first priority.
 - If you cannot be cured, that will need to be stated on claim, but the issues need to be documented first.
 - If you have not seen a medical professional for a chronic issue within two years, make an appointment to document that the issue is still a concern.
- ☐ If you haven't already, begin a journal documenting your issues.
 - The journal should be a living document rather than a list.
 - Explain the frequency and severity of each issue and how it affects your day-to-day life.
 - This journal can be turned in to the VA and/or used to jog your memory at your compensation and pension exam.
- ☐ Schedule and complete your final physical (if possible).

Form 30.0034.04.2024

How Do I Start A Claim?

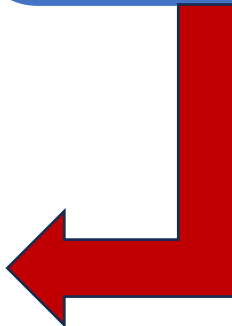
If separated for longer than a year, submit an Intent to File with the VA

Identify current conditions you have that are related to your service

Request medical records that show treatment and/or diagnosis of a condition

Gather service records that verify specific service periods

File a VA Form 526-EZ



VA U.S. Department of Veterans Affairs	
APPLICATION FOR DISABILITY COMPENSATION AND RELATED COMPENSATION BENEFITS	
IMPORTANT: Please read the Privacy Act and Respondent Burden on Page 14 before completing the form. Use this form to determine your eligibility for compensation. For more information, you can contact us online through Ask VA: https://ask.va.gov. Ask us a question online or call us toll-free at 1-800-827-1000 (TTY: 711). If you prefer you may complete and submit the form online at www.va.gov. VA forms are available at www.va.gov/vaforms.	
1. SELECT THE TYPE OF CLAIM PROGRAM/PROCESS THAT APPLIES TO YOU. NOTE: Your claim will be processed as described on pages 1 through 8 unless one of the following special programs is selected. See instruction pages 1 through 3 for definitions of the Fully Developed Claim (FDC) Program (Optional Expedited Process) or the Standard Claim Process.	
☐ FDC PROGRAM	☐ STANDARD CLAIM PROCESS
☐ IDES (Select this option only if you have been referred to the IDES Program by your Military Service Department)	
☐ BDD Program Claim (Select this option only if you meet the criteria for the BDD Program specified on Instruction Page 5)	
SECTION I: VETERAN'S IDENTIFICATION INFORMATION (If claim is not an original claim, only Section I, IV (if applicable), V and a signature are required)	
NOTE: You may either complete the form online or by hand. If completed by hand, print the information requested in ink, neatly, and legibly. Insert one	

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What Is an Intent to File?

If a servicemember has been separated from service for **longer than a year**, submitting an Intent to File “rubberstamps” the effective date of the claim as of the date of the filing, but allows the veteran a year to gather and submit a claim and the required evidence.

Any claim submitted within a year of active duty will be retroactively effective to the separation date, so it is not necessary to submit an Intent to File.

If you need to submit an intent to file, fill out VA Form 21-0966 or call VA at 800-698-2411.

Expiration Date: 02/28/2026

VA DATE STAMP
(DO NOT WRITE IN THIS SPACE)

Department of Veterans Affairs

INTENT TO FILE A CLAIM FOR COMPENSATION AND/OR PENSION, OR SURVIVORS PENSION AND/OR DIC

INSTRUCTIONS: Before completing this form, read the Privacy Act and Respondent Burden on page 2. This form is used to notify VA of your intent to file for the general benefit(s). For more information, contact us online through ASK VA: <https://ask.va.gov/>. Ask us a question online or call us toll-free at 1-800-827-1000 (TTY:711). VA forms are available at www.va.gov/vaforms.

SECTION I: VETERAN'S IDENTIFICATION INFORMATION

NOTE: You may complete the form online or by hand. If completed by hand, print the information requested in ink, neatly and legibly, insert one letter per box, and completely fill in each applicable check box to expedite processing of the form.

1. VETERAN'S NAME (First, Middle Initial, Last)

2. SOCIAL SECURITY NUMBER

3. HAVE YOU EVER FILED A VA CLAIM?

4. VA FILE NUMBER (If applicable)

5. DATE OF BIRTH (MM/DD/YYYY)

7. MAILING ADDRESS (If applicable) (Number, No. & Street, Apt./Unit Number, State/Province, Country)

8. TELEPHONE NUMBER (Include Area Code)

Enter International Phone Number (If applicable)

SECTION II: CLAIMANT'S IDENTIFICATION INFORMATION
(Complete this section ONLY if the claimant is NOT the veteran)



What Do You Need to File a Disability Claim?



**Service Treatment /
Dental Records**



**Behavioral / Mental
Health Records**



**Inpatient
Health Records**



**Private
Health Records**

What Else May Be Needed?



Service Records



**"Buddy Statements"
and Nexus Opinions**



**Family Documents
(Certificates)**



**Bank Account
Information**

How Do You Check on a Claim Status?



Your VSO can check on the status of the claim. However, the Veteran can also call directly or log into their account at va.gov.

CHECK YOUR VA DISABILITY CLAIM STATUS

It's easy to check the status of your VA disability claim online.



HOW TO CHECK YOUR CLAIM STATUS

- 1 Go to va.gov**
Visit va.gov and sign in to your account.
- 2 Go to "Check your claim or appeal status"**
Select this option from the Claims and appeals section.
- 3 View your claim status**
You'll see the status of your claim, including key details and any needed actions.

THE 8 STATUS STAGES OF YOUR VA DISABILITY CLAIM

- 1 CLAIM RECEIVED**
VA has received your claim.
- 2 INITIAL REVIEW**
VA reviews your claim for completeness and determines if additional evidence is needed.
- 3 EVIDENCE GATHERING**
VA collects evidence from federal agencies, medical providers, schedules exams, and requests any additional evidence.
- 4 REVIEW OF EVIDENCE**
VA has received all needed evidence and is reviewing it. If more evidence is needed, your claim may return to the previous stage.
- 5 PREPARATION FOR DECISION**
A rating specialist reviews the evidence and prepares a recommended decision.
- 6 PENDING DECISION APPROVAL**
The recommended decision is reviewed and a final award approval is made.
- 7 PREPARATION FOR NOTIFICATION**
Your claim decision packet is prepared for mailing.
- 8 COMPLETE**
VA has sent a decision packet to you by U.S. mail. The packet includes details of the decision or award.

Claims can move back and forth between stages if more evidence or information is needed.

**STAY INFORMED**
Enable text or email notifications in your VA.gov account to get updates on your claim.

**NEED HELP? VA HELP LINE**
Call 1-800-827-1000, the VA Help Line. We're here to help.



When Does a Veteran Get a Decision?



DEPARTMENT OF VETERANS AFFAIRS
Veterans Benefits Administration
Regional Office

YOUR NAME

VA File Number
000 00 0000

Represented By:
NAVY MUTUAL AID ASSOCIATION
Rating Decision
12/7/2022

INTRODUCTION

The records reflect that you are a Veteran of the Gulf War Era. You served in the Marine Corps from June 10, 2002 to October 25, 2022. You filed an original disability claim that was received on June 22, 2022, with an effective date of October 26, 2022 after your release from Active Duty. Based on a review of the evidence listed below, we have made the following decision(s) on your claim.

- **After** their official retirement/separation date.
- ***Decision times can vary.***
- Ask your VSO about whether you can expect a retroactive payment.

What Is On the Decision Summary?

Make sure to read the decision in its entirety as it provides an explanation of the decision.

1 DECISION SUMMARY A snapshot of the VA's decision on your claim. • Conditions claimed and the outcome (Granted, Denied, Deferred) • Disability rating for each condition • Effective date for your benefits • Combined rating and monthly payment	WHY IT MATTERS  This is the "bottom line." It shows what you were awarded and when payments begin.	2 EVIDENCE CONSIDERED Lists the evidence the VA reviewed when making their decision. • Service treatment records • VA and private medical records • C&P exam reports • Statements (buddy, personal, etc.)	WHY IT MATTERS  If it's not listed here, it likely wasn't considered.
3 REASONS FOR DECISION Explains why the VA decided to grant, deny, or assign a specific rating. • How the evidence supports (or does not support) service connection • How the evidence supports the rating assigned • Citations to laws and regulations	WHY IT MATTERS  This is the most important section. It tells you the VA's "why."	4 RATINGS & EFFECTIVE DATE Shows how your benefits are calculated. • Disability rating (0-100%) • Combined rating (using VA math) • Effective date (when entitlement begins)	WHY IT MATTERS  This determines your monthly compensation and back pay.
5 FAVORABLE FINDINGS Facts the VA agreed with during their decision. • These findings are legally binding for future VA decisions • Cannot be used against you later, even if the claim was denied	WHY IT MATTERS  Build on these findings in future claims or appeals.	6 APPEAL RIGHTS & NEXT STEPS Explains your options if you disagree with the decision. • Higher-Level Review (HLR) • Supplemental Claim • Board Appeal • 1 year from the date of this letter to take action	WHY IT MATTERS  You have choices. Don't miss the deadline to appeal.
7 PAYMENT INFORMATION Shows payment details for your award. • Monthly payment amount • First payment date • Direct deposit information	WHY IT MATTERS  Helps you know what to expect and when.	8 ADDITIONAL INFORMATION Includes any extra details about your decision. • Special monthly compensation (if awarded) • Dependency and Indemnity (if applicable) • Other important notices	WHY IT MATTERS  Important details you don't want to overlook.

 **QUICK TIP:** Read the entire letter. Focus on the Reasons for Decision, Favorable Findings, and your options.

 **REMEMBER:** This letter is not the end of the road. It's a roadmap to your next step.

 **LEARN MORE:** [VA.gov/decision-reviews](https://www.va.gov/decision-reviews)

Understanding “VA Math”



Avoid making assumptions about your rating or comparing yourself to others. Each claim is evaluated on its own.

You will not know what your compensation award will be until you get your combined rating!

★ VA MATH ★

HOW THE VA COMBINES DISABILITY RATINGS

The VA doesn't add percentages together. It uses the “Whole Person Theory” to combine ratings.

THE WHOLE PERSON THEORY

The VA considers you **100% able** without disabilities. Each disability takes away a portion of that ability (efficiency).

KEY TAKEAWAYS

- ✓ Combined ratings will always be rounded to the nearest 10.
- ✓ You can have multiple ratings, but only one combined rating.
- ✓ Additional conditions can still increase your combined rating.
- ✓ The VA starts with your highest rating and applies each additional rating to your remaining efficiency.
- ✓ Even though the ratings add up to more than 100%, the VA combined rating is never more than 100%.

STEP-BY-STEP CALCULATION

VA math starts with your highest rating and combines each additional rating with your remaining “efficiency.”

STEP	WHAT WE DO	THE MATH	REMAINING EFFICIENCY
1	Start with the highest rating (50%).	$100\% - 50\% = 50\%$	50% 50% remaining
2	Combine the next rating (30%) with the remaining 50% efficiency.	$50\% \times 30\% = 15\%$ $50\% + 15\% = 65\%$	35% 35% remaining
3	Combine the next rating (20%) with the remaining 35% efficiency.	$35\% \times 20\% = 7\%$ $65\% + 7\% = 72\%$	28% 28% remaining
4	Combine the next rating (10%) with the remaining 28% efficiency.	$28\% \times 10\% = 2.8\%$ $72\% + 2.8\% = 74.8\%$	25.2% 25.2% remaining

RAW COMBINED VALUE
74.8%
(round to nearest 10)

➡

VA COMBINED RATING
80%
This is your final combined rating.

YOUR DISABILITY RATINGS

CONDITION	RATING	EFFECTIVE DATE
Sleep Apnea	50%	May 15, 2024
Mental Health	30%	May 15, 2024
Knee Condition	20%	May 15, 2024
Tinnitus	10%	May 15, 2024
COMBINED DISABILITY RATING		80%

IMPORTANT TO KNOW

Even though the ratings add up to 120% (50+30+20+10), the VA combined rating is 80%, not 120%.

THIS IS VA MATH.

★ **Note:** This example is for educational purposes only. Individual results may vary.

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When Do I Receive My VA Pay?

- The “effective date of pay” is NOT the same as the “effective date of the claim.”
- Disability benefits begin on the first day of the month after your effective date.
- VA Pay is in arrears — payment for February arrives on the first business day of March.



How Much Will My Pay Be?

★ 2026 VA DISABILITY COMPENSATION RATES ★



TAX-FREE MONTHLY BENEFIT

Compensation for service-connected disabilities based on severity and family status.



WHO COUNTS AS A DEPENDENT?

Spouse, children under 18, children 18-23 in school, and dependent parents.



EFFECTIVE DATE

These rates are effective December 1, 2025.

 DISABILITY RATING (By Percentage)	 VETERAN ALONE	 VETERAN + SPOUSE	 VETERAN + SPOUSE + 1 CHILD UNDER 18
10%	\$180.42	\$180.42	\$180.42
20%	\$356.66	\$356.66	\$356.66
30%	\$552.47	\$617.47	\$666.47
40%	\$795.84	\$882.84	\$947.84
50%	\$1,132.90	\$1,241.90	\$1,322.90
60%	\$1,435.02	\$1,566.02	\$1,663.02
70%	\$1,808.45	\$1,961.45	\$2,074.45
80%	\$2,102.15	\$2,277.15	\$2,406.15
90%	\$2,362.30	\$2,559.30	\$2,704.30
100%	\$3,938.58	\$4,158.17	\$4,318.99

KEY TAKEAWAYS



Higher ratings mean higher monthly payments.



Dependent compensation starts at 30% and above.



These amounts do not include other special monthly compensation.



Your service.
Your benefits.
We're here to help.



LEARN MORE AT [VA.GOV/DISABILITY](https://www.va.gov/disability/compensation-rates/veteran-rates/)

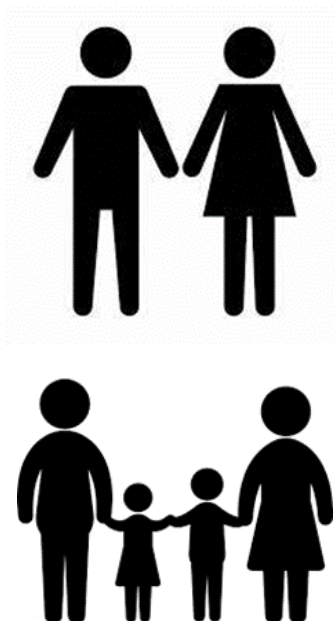


Rates are rounded to the nearest cent.

Source: U.S. Department of Veterans Affairs

10% and 20% ratings do not receive additional amounts for dependents.

Use VA Form 21-686c to add qualified dependents who rely on you for financial support.



<https://www.va.gov/disability/compensation-rates/veteran-rates/>

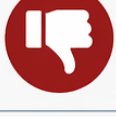
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Knowledge Is Power



Educate yourself about the process so you can file a complete claim and get the compensation you deserve.

★ VA DISABILITY CLAIMS COMMON MISCONCEPTIONS ★

✗ COMMON MISCONCEPTION	✓ THE TRUTH
 I don't need to file. The VA will give me benefits automatically.	 You must file a claim. The VA does not award benefits automatically.
 My condition isn't in my service records, so I won't get approved.	 Service connection can be established with other evidence, including medical records, buddy statements, and exams.
 I don't have medical records, so I won't file.	 You can file with other evidence. Lay statements, buddy letters, VA exams, and other records can help prove your claim.
 I have plenty of time to file.	 Filing early protects your effective date. Delaying could mean losing months of back pay.
 The VA exam is optional.	 VA exams are important. Missing an exam can delay or even result in a denial.
 If my claim is denied, that's the end.	 You have appeal options. You can request a Higher-Level Review, file a Supplemental Claim, or appeal to the Board.



KEY TAKEAWAY: Don't let misconceptions cost you the benefits you've earned. Know the facts, gather strong evidence, and get the help you deserve.

Questions?

We're here to help!



Contact us!

Education & Veterans Services Team

education@navymutual.org

vso@navymutual.org

<https://www.navymutual.org/mission-educate/veteran-services/>

888-298-4442



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