



IDAHO ARMY NATIONAL GUARD

4040 West Guard Street, Building 600
Boise, Idaho 83705-8049



RETIREE INFORMATION BULLETIN #7

May 9, 2016

RETIREE OUTREACH TEAM CHANGES:

- LTC Cole Packwood has replaced COL Ralph Meyers as the Deputy G-1 representative.
- LTC (Ret) John Toolson has replaced CSM (ret) Jim Simpson as the Twin Falls coordinator.
- SSG (Ret) David Woodall has replaced CSM (ret) Leroy Lewis as the Lewiston coordinator.
- SSG (Ret) Laroy Hansen has replaced MSG (ret) Ken Collins as the Idaho Falls coordinator.
- SSG Jerry Morrison is the new coordinator for the Post Falls/Coeurd'alene area.

RETIREE APPRECIATION DAYS (RAD's): The 2015 Retiree Appreciation Day events for all IDARNG retirees or former IDARNG members who have retired from any military service are as follows:

- Gowen Field Club - June 8, 2016 from 11:30am-1:30pm
- Twin Falls Armory - July 8, 2016 from 3:00-6:30pm
- Post Falls Armory - July 30, 2016 from 11am-1pm
- Lewiston Armory - August 6, 2016 from 9-11am
- Idaho Falls Armory - September 10, 2016 from 11am-1pm
- Pocatello Armory - September 23, 2016 from 8-11am

This is an excellent opportunity for you and your spouse/significant other to come out, enjoy some food & refreshments and spend a little time with your fellow retirees so please put the event on your calendar. For those of you who have email access, we'd appreciate it if you would RSVP for your respective RAD on the retiree webpage (www.nationalguard.idaho.gov/retirees).

"TAPS" DECEASED RETIREE LIST: Attached is an updated listing of the 268 fellow deceased retirees. We are still missing many names so please review the list and provide the name and rank of any missing deceased IDARNG retiree(s) to the IDARNG retiree services representative, SGT Jessica Walker, by phone (208-272-3815) or email (jessica.l.walker68.mil@mail.mil).

RETIREE PROGRAM ENROLLMENT: There are currently 686 retirees on the Registered Mailing list but we know there are many retirees who have not heard of our program. We certainly appreciate any assistance you can offer by contacting your fellow retirees and encourage them to register on the retiree website (www.nationalguard.idaho.gov/retirees).

IDAHO STATE TAX EXEMPTION: The State of Idaho allows military and civil service retirees age 65 or older (age 62 if disable) to exempt a maximum of \$47,954 (joint filers) and \$31,956 (single filers) of military or civil service income in 2015 for income tax purposes. The exemption must be offset by social security benefits. Idaho also allows tax amends for the past 3 year for those of you who have missed taking advantage of this situation. Additional information on this topic is on the retiree webpage (www.nationalguard.idaho.gov/retirees).

LONG TERM CARE BENEFITS FOR VETERANS & SURVIVING SPOUSES:

Long term care costs can add up quickly. For veterans and the surviving spouses of veterans who need in home care or are in a nursing home, help may be available. The Veterans Administration (VA) has an underused pension benefit called Aid and Attendance that provides money to those who need assistance performing everyday tasks. Even veterans whose income is above the legal limit for a VA pension may qualify for the Aid and Attendance benefit if they have large medical expenses for which they do not receive reimbursement. Aid and Attendance is a pension benefit, which means it is available to veterans who served at least 90 days, with at least one day during wartime. The veteran does not have to have service related disabilities to qualify.

Veterans or surviving spouses are eligible if they require the aid of another person to perform an everyday action, such as bathing, feeding, dressing, or going to the bathroom. This includes individuals who are bedridden, blind, or residing in a nursing home.

To qualify the veteran or spouse must have less than \$80,000 in assets, excluding the home and vehicle. In addition, the veteran's income must be less than the Maximum Annual Pension Rate (MAPR). Following are the MAPRs for 2015: Single veteran \$21,466 Veteran with one dependent \$25,448 Single surviving spouse \$13,794 Surviving spouse with one dependent \$16,456 Income does not include welfare benefits or Supplemental Security Income. It also does not include unreimbursed medical expenses actually paid by the veteran or a member of his or her family. This can include Medicare, Medigap, and long term care insurance premiums; over the counter medications taken at a doctor's recommendation; long term care costs, such as nursing home fees; the cost of an in-home attendant that provides some medical or nursing services; and the cost of an assisted living facility. These expenses must be unreimbursed (in other words, insurance must not pay the expenses). The expenses should also be recurring, meaning that they should recur every month. How it works.

The amount a person receives depends on his or her income. The VA pays the difference between the veteran's income and the MAPR. For example - John, a single veteran, has income from Social Security of \$16,500 a year and a pension of \$12,000 a year, so his total income is \$28,500 a year. He pays \$20,000 a year for home health care, \$1,122 a year for Medicare, and \$1,788 a year for supplemental insurance, so his total medical expenses are \$22,910. Subtracting his medical expenses from his income (\$28,500 - \$22,910), John's countable income is \$5,590. John could qualify for \$15,876 (\$21,466 - \$5,590) in Aid and Attendance benefits.

Individuals who qualify for this program are encouraged to contact a VA office near you for assistance in preparing an application.