



Veteran Benefits & Compensation (VB&C) by Disability Rating (2025)*

Presented by VAST Solutions

0% Disability Rating

While no monthly compensation is provided, veterans with a 0% rating may still be eligible for the following benefits:

- **Healthcare:** Eligibility for VA healthcare services.
- **Travel Reimbursement:** Potential reimbursement for travel to VA healthcare appointments.
- **Prescription Services:** Access to VA prescription services with possible co-pays.

10% - 20% Disability Rating

Veterans with ratings between 10% and 20% receive monthly compensation and additional benefits:

- **Monthly Compensation (2025 Rates):**

- 10% Disability: \$175.51
- 20% Disability: \$346.95
- **Healthcare:** Access to VA healthcare services with priority care for service-connected conditions.
- **VA Life Insurance:** Eligibility for Service-Disabled Veterans Insurance (S-DVI).
- **VA Home Loan:** No funding fee on VA-backed home loans.

30% - 40% Disability Rating

Additional compensation for dependents begins at 30%. Benefits include:

- **Monthly Compensation (2025 Rates):**

- 30% Disability: \$537.42
- 40% Disability: \$774.16
- **Healthcare:** Priority treatment for service-connected conditions.
- **Dependent Compensation:** Extra compensation for spouse, children, and dependent parents
- **Vocational Rehab:** Eligibility for the VA's [Vocational Rehabilitation & Employment](#) (VR&E) services.
- **Dental Benefits:** Limited access to dental care for service-connected conditions.

50% - 60% Disability Rating

Veterans in this range receive more comprehensive benefits:

- **Monthly Compensation (2025 Rates):**
 - 50% Disability: \$1,102.04
 - 60% Disability: \$1,376.93
- **Healthcare:** Full eligibility for VA healthcare, including no copays for treatment of service-connected conditions.
- **Priority Group 1 Healthcare:** Automatic enrollment for full VA healthcare services.
- **VA Dental Care:** Expanded eligibility for VA dental services.
- **Education Benefits:** Access to the [VA's Dependents' Educational Assistance](#) (DEA) program for children and spouses.
- **Life Insurance:** Access to Veterans' Group Life Insurance (VGLI) and supplemental benefits.

70% - 90% Disability Rating

Veterans in this range receive more comprehensive benefits:

- **Monthly Compensation (2025 Rates):**
 - 70% Disability: \$1,858.19
 - 80% Disability: \$2,158.89
 - 90% Disability: \$2,425.96
- **Healthcare:** Full VA healthcare services without copays.
- **Special Monthly Compensation (SMC):** Eligibility for additional compensation due to the severity of certain conditions (e.g., loss of limbs).
- **Caregiver Support:** Eligibility for VA's Program of Comprehensive Assistance for Family Caregivers.
- **Auto Grant:** Special allowances for adapted vehicle purchase if needed.
- **Vocational Rehabilitation:** Priority access to VR&E programs, with extended benefits based on severity.

100% Disability Rating

Veterans with a total disability receive maximum compensation and additional benefits:

- **Monthly Compensation (2025 Rates):** 100% Disability: \$3,974.15
- **Healthcare:** Full access to VA healthcare, including dental and vision services.
- **Home Adaptation Grants:** Eligibility for the Specially Adapted Housing (SAH) grant to modify homes for accessibility.
- **Educational Benefits:** Eligibility for full educational benefits under Chapter 35.
- **Dependent Benefits:** Additional compensation for dependents, including full access to DEA.
- **Priority Healthcare:** Priority healthcare services, long-term care, and specialized programs.
- **Property Tax Exemptions:** Some states offer property tax exemptions for veterans rated 100%.
- **VA Clothing Allowance:** Annual stipend for veterans who wear prosthetics or use assistive devices due to a service-connected disability.

Special Monthly Compensation (SMC)

Veterans who suffer from specific, more severe disabilities may qualify for SMC in addition to their regular disability compensation. Conditions include:

- Loss of limb(s)
- Loss of vision or hearing
- Severe mobility issues
- Need for Aid and Attendance

Dependent Benefits

Veterans with a rating of 30% or more may receive additional compensation for their dependents including:

- Spouse;
- Each child under 18;
- Each child over 18 in a qualifying school program:

Housebound & Caregiver Benefits

Veterans requiring help with daily activities or are housebound *may* qualify for additional Aid & Attendance benefits and a housebound allowance.

- [Additional Information on Aid & Attendance](#)
- [Additional Information on Family Caregiver Programs](#)

Important Contacts and Resources

- VA Health Care: 1-877-222-VETS (8387)
- Veteran Crisis Line: 1-800-273-8255, Press 1
- VA Benefits Hotline: 1-800-827-1000
- VA Caregiver Support Line: 1-855-260-3274

*Refer to <https://www.va.gov/disability/compensation-rates/veteran-rates/> for additional specifics on dependent compensation.



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