



UNDERSTANDING VETERAN'S BENEFITS

A RESOURCE FOR SENIORS

A guide presented by The Society of Certified Senior Advisors



UNDERSTANDING VETERAN'S BENEFITS

TABLE OF CONTENTS

Introduction to Veteran's Benefits	1
<ul style="list-style-type: none">• U.S. Department of Veterans Affairs Mission• Veterans by the Numbers• VA Benefits Overview• Enrolling in VA Benefits 1• VA Benefits for Survivors	
Medical/Health Benefits	2
<ul style="list-style-type: none">• Eligibility Information• Coverage Details• Special and Limited Benefits	
Geriatric and Long-Term Care	3
<ul style="list-style-type: none">• Institutional Long-Term Care• Home and Community Based Services	
Disability Benefits	4-7
<ul style="list-style-type: none">• Pension Eligibility Information• Service Connected Compensation• Tax Credits• Death and Indemnity Compensation• Non-Service Connected Disability Pension• Low Income Pension• Housebound• Special Monthly Pension – Aid and Attendance Benefits• Pension Calculation• Asset Limits• Applying	
Other Benefits	7-9
<ul style="list-style-type: none">• Burial Benefits• Home Modifications• Home Loans• Service-Disabled Veteran's Life Insurance• Vocational Rehabilitation and Employment• Education and Training• Reemployment• Unemployment	
Additional Resources	9
Conclusion	10
References	11

Introduction to Veteran's Benefits

The U.S Department of Veterans Affairs states their mission as:

To provide veterans the world-class benefits and services they have earned - and to do so by adhering to the highest standards of compassion, commitment, excellence, professionalism, integrity, accountability and stewardship.

Veterans by the Numbers

- The total veteran population exceeds 23,816,018 with almost 40 percent of those over the age of 65.
- 36 percent of veterans receive VA benefits and services.
- Of that group, 32 percent received service from more than one VA program and 68 percent received one service.

VA Benefits Overview

Veterans have access to a variety of benefits through the U.S. Department of Veterans Affairs (VA) offices. The Veteran's Benefits Timetable provides information from the VA office about the benefits that veterans may apply for and the time limit for each one. A veteran can also contact the regional office in his or her area which can be located on the www.va.gov website. There are 57 VA regional offices in the United States.

The VA benefit system provides access for veterans to obtain these benefits and services:

- disability pensions (including Aid and Attendance pension)
- life insurance
- geriatric and long-term care
- home loans
- vocational rehabilitation and employment
- education and training
- dental
- reemployment and unemployment
- medical care and long-term care (primarily for service connected vets)

The VA health care system has 798 VA community-based outpatient clinics and 152 VA hospitals in the United States. Go to www.va.gov to locate these clinics and hospitals.

Enrolling in VA Benefits

Online information: www.va.gov, for enrollment assistance by phone, call:

1-800-827-1000

1-800-829-4833 (Hearing Impaired TDD line)

VA Benefits for Survivors

For more information on this, please see the VA's website.

www.vba.va.gov/VBA/benefits/factsheets/survivors/VAP21-03-1.pdf

Medical/Health Benefits

Website: www.va.gov/healtheligibility/

Where to apply: Any VA medical facility, 1-877-222-8387, www.va.gov

Enrollment Details: VA form 10-10ez, *Application for Health Benefits*, at www.1010ez.med.va.gov

Eligibility Information

Acceptance to the VA medical benefits program is based on a number of factors: the nature of discharge from military service; length of service; if disabilities are service-related (either incurred or aggravated while on active duty in the military and in the line of duty); income level; and available VA resources.

To be eligible for VA medical benefits, veterans must be enrolled in each state's VA health system. Veterans are assigned a priority level from 1-8, with 1 being the highest priority. The priority level is determined by a veteran's disability rating (service and non-service connected); income; assets; and overall financial capability. The higher number levels will be required to pay a co-pay. Some areas have restricted higher-level enrollment.

Coverage Details

The standard medical benefits package covers preventative care services, outpatient and inpatient diagnostic and treatment services, prescriptions and long-term care. Those with a service connected disability rating are given first priority access to available services.

All enrolled veterans are entitled, with qualification, to these services as well:

- **Geriatric evaluation** – an inpatient or outpatient evaluation of the veteran's ability to care for himself/herself.
- **Adult day health care** – a therapeutic day care program that provides medical and rehabilitation services.
- **Respite care** – allows caregivers a break for either inpatient or outpatient supportive care for up to 30 days per year.
- **Home Healthcare** – nursing, physical, occupational & speech therapies, telehealth monitoring, nurses aid, house call physician if house bound
- **Homecare** - homemaker services, bathing & dressing assistance on a limited basis.
- **Hospice/palliative care** – provides support for terminally ill veterans and their families including in-patient care.
- **Complete healthcare** – physicians care, labs, testing, hospital care, prescriptions, prosthesis and long term care*. Long term care is usually reserved for service connected disabilities.
- **Hearing aids, eyeglasses and dental care***.
- **Durable medical equipment** such as scooters, walker, hospital bed, etc.
- **Prescriptions**

***Special and Limited Benefits**

Some health care benefits are offered only to certain veterans or to veterans under special situations. See the complete list at www.va.gov/healthbenefits/vhbh/

Geriatric and Long-Term Care

Website: www.va.gov/geriatrics

To apply: Any VA office, 1-800-827-1000, www.va.gov

Enrollment Details: VAF 10-10EC, Veteran's Application for Extended Care Services.
www.va.gov/vaforms/medical/pdf/vha-10-10EC-fill.pdf

The VA provides institutional long-term care to eligible veterans through:

VA Nursing Homes

Veterans with sufficient functional impairments receive long-term care at a facility that supports their various medical needs. Priority given to service connected disabled.
www.va.gov/geriatrics/Guide/LongTermCare/VA_Community_Living_Centers.asp#

Community Nursing Homes

Serve veterans for up to 100 days with chronic, yet stable, conditions including dementia; rehabilitation; other short-term specialized services such as respite or intravenous therapy; and end of life care.

State Veterans Homes

Owned and operated by a State which may provide nursing home care, domiciliary care, and/or adult day health care. VA assures quality of care and verification of standards through an annual inspection, audit and reconciliation of records conducted by a VA medical center.

Adult Family Homes and Medical Foster Homes

A private home which trained caregivers provide services for a few individuals.

Domiciliary

A residential rehabilitation program that provides short-term rehabilitation and long-term health maintenance to veterans who require minimal medical care as they recover from medical, psychiatric or psychosocial problems. Most domiciliary patients return to the community after a period of rehabilitation.

Home and Community Based Services

www.va.gov/geriatrics/Guide/LongTermCare/Home_and_Community_Based_Services.asp

If you are enrolled in the VA Healthcare system you may be eligible for

- Home based primary care
- Homemaker and home health aide care
- Program of All-Inclusive Care of the Elderly (PACE)
- Respite care (up to 30 days per year)
- Veteran-directed care
- Skilled home healthcare
- Telehealth care
- Geriatric evaluation and management

Disability Benefits

Website: www.vba.va.gov/bln/21/compensation/#bm01

Time limit: None

Where to apply: Any VA office, 1-800-827-1000, www.va.gov

Enrollment Details: Veteran's Application for Compensation or Pension, available at www.benefits.va.gov/compensation

Pension Eligibility Information

If veterans are eligible, opportunity for monthly financial relief exists through a few different programs. Each with its own purpose and list of requirements, these programs support veterans who are physically disabled and who have little or no income.

Service Connected Compensation

www.vba.va.gov/VBA/benefits/factsheets/serviceconnected/compensation.doc

Compensation is a benefit paid to veterans with a disability caused by, or exacerbated by, military service. Once a veteran can show that they were disabled due to their military service, the Veterans Administration rates their level of disability (for example, 20% disabled) and awards an amount of compensation based on that rating.

This is available regardless of the veteran's level of income and is not subject to Federal or State income tax. Entitlement is established from the date of separation if the claim is filed within one year from separation. Generally, military retirement pay is reduced by any VA compensation received. Income from Special Separation Benefits (SSB) and Voluntary Separation Incentives (VSI) affects the amount of VA compensation paid.

There are some Presumed service connected conditions based on exposure that allow veterans to claim benefits for. They include:

- Lou Gehrig's (presumed)
- TB
- Hearing loss
- Arthritis due to prior injury or wound
- Gulf war syndrome
- Radiation – cancers
- Asbestos
- Vaccinations & Medication

Those who served in Vietnam and the surrounding blue waters were likely exposed to Agent Orange and may have one or many of the following conditions that they can claim compensation for:

- Diabetes Type 2
- Ischemic heart disease
- Chronic B-cell Leukemias
- Chloracne
- Hodgkin's disease
- Myeloma
- Non-Hodgkin's Lymphoma
- Parkinsons
- Neuropathy
- Prostrate cancer
- Respiratory cancers
- Soft tissue sarcomas

Service connected claims can be up to approximately \$2800 per month and entitle you to Social Security Disability. To file a claim see www.publichealth.va.gov/exposures/index.asp. Necessary Physicians Evaluations are available here.

Tax Credits

Veterans with a 30% or greater service connected disability are entitled to a sizable property tax exemption.

Death and Indemnity Compensation

Surviving spouses may qualify for compensation if they were:

- Married to a Service member who died on active duty, active duty for training, or inactive duty training, OR
- Validly married the Veteran before January 1, 1957, OR
- Married the Veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the Veteran's death began or was aggravated, OR
- Was married to the Veteran for at least one year, OR
- Had a child with the Veteran, AND Cohabited with the Veteran continuously until the Veteran's death or, if separated, was not at fault for the separation,
- AND Is not currently remarried

Note: A surviving spouse who remarries on or after December 16, 2003, and on or after attaining age 57, is entitled to continue to receive DIC. Widows are then eligible for healthcare coverage under ChampVA and have military retiree privileges.

http://benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp

Non-service Connected Disability Pension (For veterans & widows of wartime veterans)

Low Income Pension

www.vba.va.gov/VBA/benefits/factsheets/limitedincome/live_pension.doc

A tax free pension is available to wartime veterans with low incomes who are 65 or older or are permanently and totally disabled if under 65. The disability doesn't have to be service connected. This can also be referred to as a Base pension. Surviving spouses and children are also eligible.

Eligibility is based on these requirements:

- The veteran must have been discharged under anything other than dishonorable conditions, AND
- If the veteran enlisted before September 7, 1980, the veteran must have served 90 days or more of active duty with at least one day during a period of war. Anyone who enlisted after September 7, 1980, must serve at least 24 months or the full period for which he was called to serve. AND
- The veteran's countable family income is below the maximum annual pension rate, AND
- The veteran is 65 or older, or shows evidence of a permanent and non-service connected disability, or are a patient in a nursing home or are receiving social security disability.
- The veteran must have limited assets

Housebound

An increased monthly pension is paid if a veteran or widow is substantially confined to their home due to disability.

Special Monthly Pension - Aid and Attendance Benefits

www.vba.va.gov/bln/21/pension/vetpen.htm#7

Aid and Attendance benefits are paid in addition to disability pensions. They are tax-free and paid to the veteran and/or his spouse or widow, for life. Eligibility for Aid and Attendance pension is based on criteria for service and medical, income, and expense qualifications. A veteran, or their spouse or widow, is eligible for Aid and Attendance benefits when the veteran:

- Requires the aid of another person to perform two Activities of Daily Living such as bathing, feeding, dressing, toileting, transferring, walking, adjusting prosthetic devices or protecting yourself from the hazards of your daily environment.
- OR is bedridden because of the limits of their disability.
- OR is in a nursing home due to mental or physical incapacity.
- OR is legally blind.

You cannot receive enhanced or special monthly pension without first establishing eligibility for VA pension. However, because enhanced pension is based upon a higher income limit, a claimant is not eligible for basic pension at the A&A and Housebound rate at the same time.

Pension Calculation

The VA calculates pension by totaling all countable income and subtracting allowable deductions. Countable income includes income received by the veteran and may include income from any dependents/spouse. Income from earnings, disability and retirement payments, interest and dividends and net income from farming or business are included. Supplemental Security Income is not counted as income.

Deductions are also part of the calculation. These include unreimbursed medical expenses such as Medicare B, D or C premium, Medicare supplemental insurance premium, in-home care, assisted living (if they are providing assistance with two ADLs), independent living (if physician requires you to live in a "Protective Environment"), nursing home care and education expenses for the veteran or a dependent. Prescriptions and physician's co-pays are not allowable upon initial application.

These expenses are deducted from your gross income. If the result is \$0 then you are eligible for the full pension. Partial pension can be given to get your income up to the maximum allowable pension. If the only the spouse requires care then the veteran is eligible for the Low Income Base pension.

Asset Limits

The VA publishes a limitation of \$80,000 however this is based on a couple who is 65 years old with a certain amount of medical expenses. The limit is actually determined by multiplying the amount your income is short to cover your medical by the VA's life expectancy table (this is different than insurance tables). There is currently no penalty for planning to become eligible. It

is recommended that you consult an elder law attorney since Medicaid has a five year look back regarding the transfer of assets. They can make sure you are eligible for both benefits while preserving your assets.

Applying

In order for your claim to be processed quickly as a Fully Developed Claim you must complete the VA 21-527EZ (veteran) or VA 21-534EZ (widow), Fully Developed Claim Certificate, supporting documentation from your physician that you require assistance with two ADLs, Facility form or Attendant Affidavit, income verification, medical expense verification, marriage certificate and Original DD214 or Discharge Papers. It is recommended that you also appoint a representative and give permission to a family member to talk with VA on your behalf. Many of these forms are not available on-line and would require the assistance of a VA Accredited Agent or Attorney. They are prohibited by law to charge you for assisting with your application, unless you are denied.

It is suggested that you seek the help of a VA Accredited Agent or Attorney who has been trained to understand all the rules regarding this benefit. Forms and requirements for eligibility keep changing and you want to make sure you are approved quickly. If a claimant passes away before benefits are paid, only their spouse or family who paid expenses on their behalf can claim the pending benefit if they have final approval. This benefit is paid retroactive to the month following your application. You must have high medical expenses in order to apply for Aid & Attendance.

Once you become eligible for Medicaid in a nursing home, this pension drops to just \$90 per month, because they are both federal programs. In some instances if a veteran is married and in a nursing home on Medicaid, with his wife in assisted living, he may still be paying enough in medical expenses to maintain some of the pension. You are only entitled to one pension from VA so if you have a smaller service connected pension you would receive Aid & Attendance instead. Widows receiving DIC and 100% Service Connected Disabled veterans are eligible for additional income but not the full Aid & Attendance pension. Pension rates usually increase at the same rate as Social Security.

Other Benefits

Burial Benefits

Veterans may be buried in any of 131 national cemeteries (www.cem.va.gov/cem/cems/listcem.asp) with available space, opening and closing, perpetual care, a government headstone or marker, burial flag and Presidential Memorial certificate at not cost to the family. The family must pay any costs for transporting to the cemetery. If buried in a private cemetery you may receive a government headstone or marker (www.cem.va.gov/cem/hmm), burial flag (www.cem.va.gov/cem/burial_benefits/burial_flags.asp) and Presidential Memorial Certificate (www.cem.va.gov/cem/pmc.asp).

Burial Allowance - Veterans who are receiving pension or compensation or died from a service-connected disability are eligible for a Burial Allowance ranging from \$700-\$2000. You must file VA Form 21-530. www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf

Home Modifications

www.benefits.va.gov/BENEFITS/factsheets/homeloans/SAHFactsheet.PDF

The VA has three main grant programs to assist disabled veterans and service members with necessary home modifications.

- **Specially Adapted Housing (SAH) Grant**
Designed to help provide a barrier-free living environment that affords the individual a level of independent living they may not otherwise enjoy, such as creating a wheelchair accessible home. Veterans and service members with specific service-connected disabilities may be entitled to a grant for the purpose of constructing or modifying a home to meet their adaptive needs. This grant is currently limited to \$63,780.
- **Special Home Adaptation (SHA) Grant**
For modifying an existing home to meet adaptive needs, such as assistance with mobility throughout the home. Veterans and service members with specific service-connected disabilities may be entitled to this type of grant. The grant is currently limited to \$12,756. A temporary grant may be available to veterans and service members who are/will be temporarily residing in a home owned by a family member.
- **Home Improvements and Structural Alterations (HISA) Grant**
Veterans may receive assistance for any home improvement necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities. A HISA grant is available to veterans who have received a medical determination indicating that improvements and structural alterations are necessary or appropriate for the effective and economical treatment of their disability.
 - A veteran may receive both a HISA grant and either a SHA or SAH grant.
 - The HISA program is available for both service-connected veterans and non service-connected veterans at up to \$4,100 for service-connected veterans and \$1,200 for non-service connected veterans.

Home Loans

Website: www.benefits.va.gov/homeloans

Time limit: None

Where to apply: Any VA office, 1800-827-1000, www.va.gov

Veterans who qualify are eligible for VA home loan services, which include: guaranteed loans for the purchase of a home or to build, repair or improve homes. Certain disabled veterans can receive grants to have their homes specially adapted to their needs.

Service-Disabled Veterans Life Insurance

www.benefits.va.gov/BENEFITS/factsheets/homeloans/SAHFactsheet.PDF Service-Disabled Veterans Insurance is life insurance for veterans who have received a service-connected disability rating by the VA. The basic S-DVI program, commonly referred to as "RH Insurance", insures eligible veterans for up to \$10,000 of coverage. Veterans who have the basic S-DVI coverage and are totally disabled are eligible to have their premiums waived. If a waiver is granted, totally disabled veterans may apply for additional coverage of up to \$20,000 under the Supplemental S-DVI program. Premiums for Supplemental S-DVI coverage, however, cannot be waived. Insurance must be applied for within one year of receiving disability rating.

Vocational Rehabilitation and Employment

Website: www.vba.va.gov/bln/vre

Time limit: Generally 12 years from VA notice to veteran of at least a ten percent disability rating.

Where to apply: Any VA office, 1-800-827-1000, www.va.gov

The VA helps veterans with service-connected disabilities prepare for, find and keep suitable employment through the VetSuccess program, sometimes referred to as Chapter 31. Program services include: vocational evaluation; job search; education and training; career exploration; and rehabilitation service.

Education and Training

Website: www.va.gov/opa/publications/benefits_book/benefits_chap04.asp

Time limit: Each program has different application deadlines.

Where to apply: Any VA office or 1-888-GIBILL-1 (1888-442-4551), www.gibill.va.gov

Veterans and active duty personnel may qualify for more than one education benefit for up to 36 months. These include:

- Post-9/11 GI Bill (Chapter 33)
- Montgomery GI Bill (MGIB, Chapter 30 and Chapter 1606)
- Reserve Educational Assistance Program (REAP, Chapter 1607)
- Post Vietnam Era Veterans' Educational Assistance program (VEAP, Chapter 32).

Reemployment

Time limit: For military service over 180 days, must apply for reemployment with employer within 90 from separation. Shorter periods to apply if service is less than 180 days.

Where to apply: Former employer

The Department of Labor, www.dol.gov, has information about employment and reemployment for members of the uniformed services.

Unemployment

Time limit: Limited time

Where to apply: State Employment Office (bring DD-214)

Each state administers its own unemployment compensation for ex-service members. The Department of Labor's website shows links for each State's benefits program at www.dol.gov.

Additional Resources

United States Department of Veterans Affairs www.vba.va.gov/VBA

- Veterans Benefits Fact Sheets – provide basic information on VA benefit programs by category: www.vba.va.gov/VBA/benefits/factsheets/index.asp
- Federal Benefits for Veterans, Dependents and Survivors book – a summary of the broad range of programs and services provided by the VA: www.va.gov/opa/publications/benefits_book.asp

- **Veterans Benefits A** - a monthly newsletter designed to provide essential benefits information: www.vba.va.gov/VBA/VBA_Newsletters.asp

American Military Retirees Association <http://amra1973.org>

An advocacy and membership organization with weekly newsletters focused on retiree benefits and legislation.

AMVETS www.amvets.org

An advocacy and membership organization that assists veterans and their families with advice and direct assistance on compensation claims and supports community programs that promote quality-of-life initiatives among other things.

Benefits.gov www.benefits.gov

The official benefits website of the U.S. government that aims to provide people with online access to government benefit and assistance programs. Gives eligibility information for over 1,000 Federally-funded programs.

VA Accredited Agents and Attorneys www.va.gov/ogc/apps/accreditation

The VA has accredited agents and attorneys to assist you with claims.

National Veterans Legal Services Program www.nvlsp.org

Veterans Benefits Manual – an exhaustive manual for advocates who help veterans and their families obtain benefits from the Department of Veterans Affairs:

www.nvlsp.org/Publications/Bookstore/Manuals/vetbenefitmanual.htm

Veterans Consortium Pro Bono Program www.vetsprobono.net

Organization that helps veterans or their survivors get competent legal representation for appeals to the U.S. Court of Appeals for Veteran Claims.

Conclusion

It may be necessary to enlist the help and guidance of the Department of Veterans Affairs in your area or a professional who understands how to align a veteran with the appropriate VA benefits that will garner the greatest advantage and support.

The extensive benefit offering and the availability of services through the VA makes the veterans benefits program a good avenue for seniors and their families. Senior veterans may qualify for more than one VA benefit, expanding the assistance received and offering further financial relief to seniors. Veterans benefits translate to money saved, and create the opportunity for a better quality of life.

Note: The Understanding Veterans Benefits: A Guide for Seniors is intended to provide strictly factual information about veteran's benefits for senior citizens. It does not constitute legal advice. SCSA does not take a stance on availability or eligibility and this guide is only intended to help seniors interpret the vast amount of information available on this issue. Before taking action on any of the information presented herein, you should seek appropriate counsel.

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U.S. Department of Veterans Affairs: www.va.gov.

U. S. Department of Veterans Affairs, Veterans Benefits: www.vba.va.gov.

About the Society of Certified Senior Advisors® (SCSA)

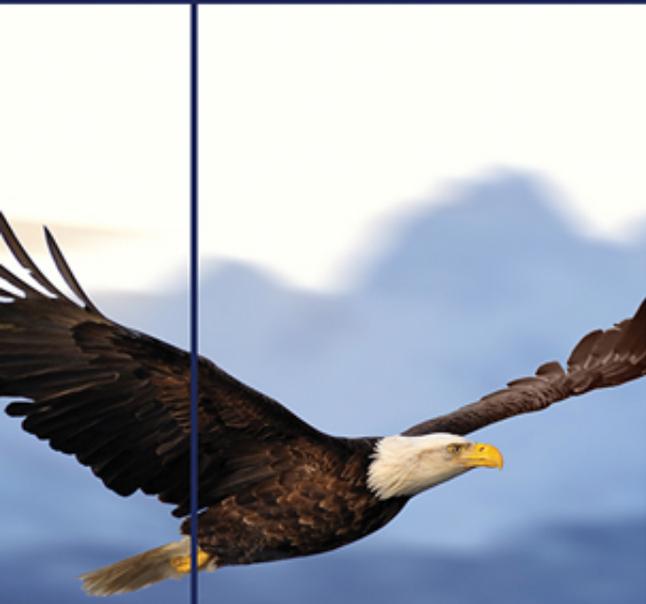
SCSA educates and certifies professionals to work more effectively with their senior clients. As the leading provider of certification for professionals serving seniors, SCSA's Certified Senior Advisor (CSA)® credential requires CSAs to uphold the highest ethical standards for the benefit and protection of the health and welfare of seniors. Accredited by the National Commission for Certifying Agencies, the CSA credential is the gold standard for professionals in all areas who work with the senior population. Through a comprehensive educational program, SCSA helps professionals understand the key health, social and financial issues that are important to the majority of seniors.

For more information about the SCSA, please visit www.csa.us.



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What Is a Certified Senior Advisor (CSA)*?

A CSA is a professional who has knowledge about aging and the important health, social and financial issues that affect the majority of seniors. Typically, CSAs already have expertise in a professional discipline – home care, senior housing, law, real estate, health care, insurance services, and financial planning – and have chosen to supplement that existing professional knowledge with the CSA education. While many are licensed in their professional discipline, it is only after they meet all eligibility requirements that they may use the designation of Certified Senior Advisors. All candidates must meet eligibility requirements established by the SCSA Certification Council, an independent body that oversees the development and administration of the CSA exam and designation program.

To continue using the CSA credential, CSAs are required to fulfill requirements for continuing education, disclose any new legal or regulatory issues and reaffirm their pledge to uphold the CSA Code of Professional Responsibility.

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