Military Veterans, VA, Medicare & Social Security

BY BY RUSSELL GLOOR
ASSOCIATION OF
MATURE AMERICAN CITIZENS

It's hard to find someone who doesn't personally know, or is related to, a veteran of the U.S. Military. By some calculations, there are as many as 18 million living veterans, or about 6% of the U.S. population. And we owe a lot to these heroes, as well as to all those now on active military duty, for the many freedoms we enjoy because of their sacrifice for our country.

But many veterans just "do their time" and are not aware of the benefits they have earned. Nearly half of all living veterans are age 65 or older, and it is to those older veterans that this article is directed to help navigate the services and benefits they may have earned by serving our country, and how (or if) their normal Social Security and Medicare benefits are affected by that service.

For Career Military Retirees

Military career veterans and retirees are usually covered by the Dept. of Defense (DOD) "TriCare-for-Life" (TFL) program – a special healthcare program viewed as "Medicare wraparound," providing coverage through the DOD's Defense Health Agency (not through private insurance providers).

TFL functions like a traditional "Medicare Supplement" plan. You cannot be in the TriCare-for-Life program unless you are also enrolled in Medicare Part A and Part B. Medicare will act as the primary payor of your healthcare expenses and TFL will act as secondary payor. TFL usually covers all healthcare expenses that Medicare does not. For this reason, regular Veteran Affairs (VA) healthcare services are not often used by veterans enrolled in TFL and Medicare.

For Veterans Who Didn't Make the Military a Career

About 9 million other non-career veterans are enrolled in the U.S Department of Veterans Affairs (VA) Healthcare System, about 2/3 of whom (e.g., about 6 million) actively use the VA for healthcare services each year. The VA provides services through about 170 nationwide full service healthcare facilities and nearly 1200 outpatient clinics.

However, reviewing the above numbers suggests that many veterans are not enrolled in the VA healthcare program, either because they are ineligible, or because they lack knowledge about their eligibility (see this).

Coordinating VA Benefits and Medicare

One of the questions we are frequently asked is "why should I take Medicare if all my healthcare needs are provided by the VA?" An excellent question, and we always ask the veteran to consider this: most of those who use VA healthcare services also receive Social Security benefits, and many are also enrolled in Medicare. So, it's important to understand how these important federal benefit programs interact with the services available through the VA.

Two Separate Healthcare Programs

The VA and Medicare programs are two separate and independent healthcare systems, and they do not interact with each other – that is, one does not act as primary payor with the other acting as secondary payor. Each program provides its own benefits independently (they don't share payment responsibility).

VA and Medicare benefits can co-exist for a veteran who is eligible for both, but the veteran would need to choose which healthcare system they want to use for each healthcare need. For example, a veteran might choose to use the VA for some healthcare needs (e.g., audiology (hearing aids), optometry (eyeglass) services, etc.) but use Medicare for most other healthcare needs. So having both VA healthcare and Medicare becomes a matter of convenience, allowing the veteran to use whichever healthcare program that is best for them personally.

Can a Veteran Decline Medicare?

Some veterans may want to rely wholly on the VA for their healthcare needs. In the end, if the veteran is completely comfortable that the VA can (and will) handle 100% of their healthcare needs, there is no need to enroll in Medicare Part B (coverage for outpatient healthcare) or Medicare Part D (prescription drug coverage). However, VA services are not always geographically convenient, so many veterans choose to participate in both the VA healthcare program and Medicare.

Doing so provides the veteran with the option to select a provider or medical specialist who can best serve their individual healthcare needs anywhere they happen to be. Almost all healthcare providers everywhere accept Medicare, while VA services are only available at VA facilities or from specific "community care" providers (to whom the VA has given prior authority to treat the veteran). Thus, if convenience is important and is financially feasible, we usually encourage the veteran to enroll in both programs.

Cost Considerations

Of course, the issue of program cost is always a consideration. VA healthcare is largely either free or very inexpensive for those who are eligible and enrolled, but there is a monthly premium associated with Medicare Part B and Part D. The Medicare Part B premium ($202.90 in 2026) is usually paid monthly from the veteran's Social Security benefit (or quarterly if the veteran is not yet receiving Social Security).

Medicare Part D prescription drug plans are offered by private insurers, whereas the VA provides prescription drugs to enrolled veterans at little or no cost. But for those in the VA program, prescription drugs must be ordered by a VA doctor. The VA will not fill prescriptions from outside (e.g., non-VA) providers. So, once again, it is an individual choice the veteran must make.

Do Veterans Get "Special" Social Security Credits?

Veterans also sometimes believe that their military service may provide them with a higher Social Security benefit simply because they have served our country. This belief is often fueled by "internet jockeys" and scammers who troll for unsuspecting older veterans by asking "did you get all your special extra credit for your military service?" This causes many veterans to think they may not have gotten all the Social Security they are due, hoping for a raise in their monthly benefit.

Actually, Social Security does provide "special extra credit" for military service, but it does not result in a higher SS benefit simply because the veteran served. Rather, it provides extra earnings credit for military pay during the time spent in the military. That extra military pay credit may, or may not, affect the veteran's Social Security benefit, depending on their post-military lifetime earnings record.

Social Security only uses the highest earning 35 years over one's lifetime to calculate SS benefits, and (except for career military retirees) lifetime earnings in the private sector usually eclipse the person's military earnings. And there are also other factors which influence who can receive the "special extra credit for military service:"

No extra credit is provided for those who served after 2001.

For those who served between 1957 and 2001, the veteran can receive up to $1,200 per year added to their military pay record for SS benefit purposes.

Veterans who served before 1957 get $160 earnings credit for each active duty month served added to their military pay record for SS purposes.

Social Security FICA tax has been withheld from military pay since 1957, and Social Security began automatically including military service data from SS applicants since 1968. Any veteran who served after 1967 automatically had the "special extra earnings" applied to their lifetime earnings record if they were eligible.

Those who served prior to 1968 would have needed to provide SSA with a copy of their DD-214 (military discharge papers) to receive the extra earnings credit for military service. Additional information about the Social Security "Special Extra Credit for Military Service" can also be found in this previous AMAC Foundation article.

VA Disability vs. Social Security Disability

Finally, a word about VA disability ratings and Social Security Disability Insurance (SSDI) benefits. These are two entirely separate disability programs, and receiving benefits in one program does not automatically entitle you to benefits in the other.

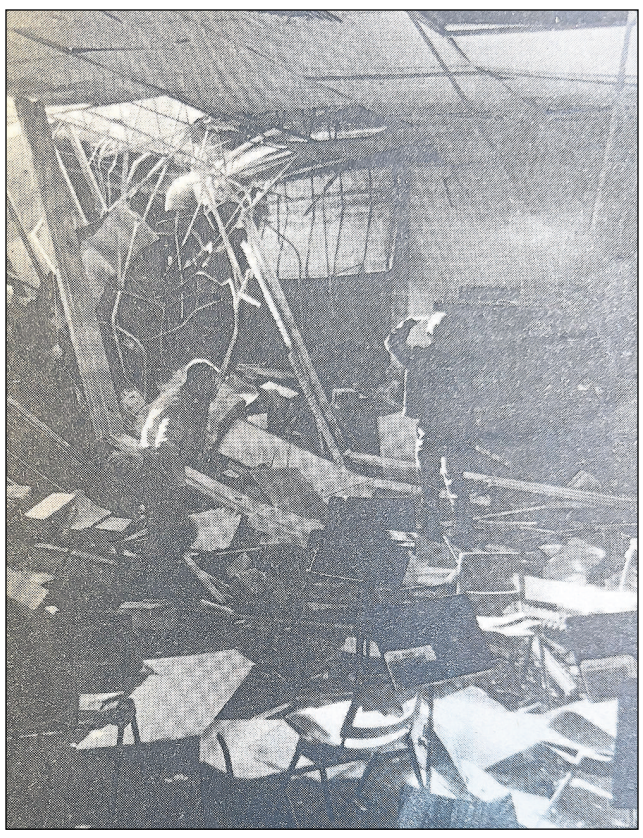
The VA has its own criteria for assessing disability and assigning disability ratings, and the Social Security Administration has an entirely different set of criteria for disability benefits. Here at the AMAC Foundation, we often get SSDI questions from those with a VA disability rating between 30% and 100%.

While the VA offers partial disability ratings and services, the Social Security Administration does not. To be eligible for Social Security Disability Insurance benefits, you must be unable to perform "substantial gainful activity" (work) and that condition must be predicted to last for at least one year before any disability benefits will be granted.

Finding Out More

If you have any questions about how your VA benefits interact with either Medicare or Social Security, help is just a phone call or an email exchange away. You can contact the AMAC Foundation's Social Security Advisory Service by calling 1.888.750.2622 or ask your question(s) via email to SSadvisor@amacfoundation.org. All our services are free and are without obligation because we are a non-profit corporation.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA).



The high school band room was destroyed by a blast the morning of Nov. 9, 1976. Fortunately, no one was in the room at the time.

WAY BACK WHEN

10 YEARS AGO ... NOV. 17, 2016

- The city commission approved the first reading of an annexation ordinance for Ashford Acres at their Tuesday meeting.

- Fifth graders enjoyed a day of cooking and eating at the annual Recipes for Life event at the Extension Office.

25 YEARS AGO ... NOV. 15, 2001

- Births announced this week: Collin Ray Bussell was born to Marshall and Stacie Bussell on Oct. 28; Cody Ryan Taylor was born to Josh and Cassidy Taylor on Oct. 30; Jaydy Torres was born to Eusebio and Maria Torres on Oct. 30.

- The city commission approved a pay raise for the commissioners and mayor, but it will not go into effect until 2003, after the terms of Mayor Virgie Wells and that of each of the current commissioners has expired. The mayor's annual salary will be $12,000; the commissioners will earn $7,200.

50 YEARS AGO ... NOV. 11, 1976

- Births announced this week: Joseph Martin Palmer was born to Mr. and Mrs. Gary R. Palmer on Oct. 26; Allen Wayne Berry was born to Mr. and Mrs. Robert L. Berry, Jr. on Oct. 30.

- The high school band room was rocked by a blast that left a gaping hole in the ceiling at 9:57 a.m. on Nov. 9—at least that was the time the clock face showed after being blown off the wall. The explosion is suspected to have occurred in a boiler room. There were no injuries. Had it been during band class just 10 minutes later, and had not band director Bob Gregg been teaching sixth grade band at Eastside at the time, the news might have been much more tragic.

- The Community Theatre will be producing "The Miracle Worker" at the Studio Cinema Nov. 18-20. The play stars Sue Lake as teacher Annie Sullivan and Robin Shaw as Helen Keller.

CHURCH

FROM **PAGE A4**

LEESBURG CHRISTIAN CHURCH
Jon Welch, Lead Pastor
Sammy Harris, Executive Minister
Church Service Times:
Thursdays: 6:30 p.m.
Sundays: 8:30 a.m. | 10 a.m. | 11:30 a.m.
Student Service (Middle & High)
Wednesday Nights: 6:30-8 p.m.
Address: 6005 KY Hwy 1842N
Cynthiana, KY 41031
Phone: (859) 234-0080
Website: leesburg.cc

MT. CARMEL CHRISTIAN CHURCH
Join us every Sunday for morning worship at 11 a.m. Mt. Carmel is a non-denominational independent Christian church located at 1970 Cynthiana Road (U.S. 27 South). Everyone welcome.

NEW BEGINNINGS WORSHIP CENTER
We are imperfect saints trying to serve a perfect Savior. We are located at 103 Marshall Ave., Cynthiana. Our service is at 11 a.m. on Sundays.
J.R.Baker is pastor.

NEW FRIENDSHIP BAPTIST CHURCH
1007 Dixon Road, Sadieville, (502) 514-7725; Email: pastorgregnfbc@yahoo.com. Adult discipleship and Sunday School: Sundays at 10 a.m. Morning worship: Sundays at 11 a.m. We invite you to join us in-person, but we also live stream on facebook, starting at 10 a.m.: www.facebook.com/NewFriendship1007. Wednesday Evening Bible study and fellowship meal: 6:30 p.m. Pastor Greg Mullins

PLEASANT GREEN BAPTIST CHURCH
Pleasant Green Baptist Church offers Sunday School at 9:45 a.m. and Sunday morning worship at 10:45 a.m. along with Sunday evening worship service at 6:30 p.m. On Wednesday evenings they offer Bible Study/Prayer Service at 6:30 p.m. Sunday morning worship service can be seen on our Facebook page. Pleasant Green Baptist Church is located at 387 Pleasant Green Road, Cynthiana, and you may contact Pastor Rob Stanley at (859) 797-7840 for more information.

ROYAL RANCH CHURCH AND MINISTRIES
971 Dutch Chapel Rd
Cynthiana Ky 41031
"Church for the Un-churchy"
Sunday Service - 11:30 a.m.
After Service
Lunch is served every Sunday (immediately after the service) for all to join. The farm, a non-profit organization, is open to the public immediately following service to love on Royal Ranch Rescue's animals.

SALEM CHURCH OF CHRIST
Services every Sunday
Sunday School @ 10 am
Worship Service @ 11 am
Located at 4896 Salem Pike, Cynthiana KY
Minister: Mike Riggs

ST. EDWARD CATHOLIC CHURCH
107 N. Walnut St.
Mass Schedules:
Tuesday-5 p.m.
Wednesday-Friday 9:30 a.m.
Saturday Vigil 5:30 p.m.
Sunday 10 a.m.
Confession Schedule:
Saturday 4:30-5 p.m., Sunday 9-9:30 a.m. or by appointment
Phone: 859-234-5444
Fr. Joe Rielage, Pastor.

SUNRISE CHRISTIAN CHURCH
Service is at 10 a.m. every Sunday. We are located at 2927 KY Highway 1284 East.

UNION BAPTIST CHURCH
Union Baptist Church is off US 27N at Horseshoe Rd. Union Baptist Church is at 64 Robinson-Union Rd, four miles north of Cynthiana. For more information, contact Pastor Jerry Ward (606) 624-5170 or Michael Fisher, 859-234-6394.

VICTORY BAPTIST CHURCH
Victory Baptist Church is located at 213 North Locust Street.

WAGONER'S CHAPEL
Wagoner's Chapel Church holds services on the first and third Sunday. Morning worship is at 11 a.m. Everyone is welcome.

MESA

FROM **PAGE A2**

Arizona.

Director John Ford used the impressive red mesas and buttes of Monument Valley as backdrops for "Stagecoach" and many more of his Western movies. Stanley Kubrick used Monument Valley to depict a distorted alien landscape at the end of the movie "2001: A Space Odyssey," when astronaut Dave Bowman passes through the Stargate.

Real-life history has been made there, too. J. Robert Oppenheimer chose the Los Alamos mesa in New Mexico as the secret location to bring together a group of elite scientists to think on how to split the atom and create the deadliest weapon in human history. To this day, nuclear research continues at the Los Alamos Scientific Laboratory.



Dario Lopez-Mills | AP

A view of Monument Valley from the Forrest Gump Point on U.S 163, near the Utah-Arizona border, Nov. 14, 2021.

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I WAS YOUNG when I saw my first mesa.

I still recall watching it from a distance as we drove towards Acoma Pueblo, also known as Sky City, in New Mexico. That mesa stands 365 feet high. Acoma Pueblo is also one of the oldest continuously inhabited villages in the United States. It had been there for centuries before Hernando de Alvarado, of the Coronado expedition, came upon it in 1540.

One of the strongest memories I have of that place is the cemetery atop the mesa. It was an overcast day when I visited the graves of tribal veterans who fought and died in U.S wars. On this same mesa stands the San Esteban del Rey Mission, built between 1629 and 1640. All the construction material for the church, including the earth for the cemetery, had to be carried by foot up the steep mesa.

The strange rock formations that formed the mesas evoke the millions of years of this Earth's age. But to me, they also summon the pain of a people being torn from their land — and the truth that nothing is permanent, that the world is forever changing.