

# 2025 VETERANS BENEFITS GUIDE



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# Introduction



There are a wide variety of benefits that every veteran and their families should know about. These range from priority health care to VA loan reductions.

What's often disappointing is VA doesn't do a great job letting service members know what kind of benefits they can receive.

This **2025 Veterans Benefits Guide** covers everything you need to know. You served our country, now let's help you get the compensation and benefits you deserve.

Want a quick overview of 8 big benefits of being service connected? Watch our video by scanning the QR code [or click here.](#) →



# Important Phone Numbers

## Veteran Crisis Line



**988, then press 1**

## VA Hotline



**800-MyVA411  
(800-698-2411)**

## VA Benefits



**800-827-1000**

## VA Camp Lejeune Family Program



**866-372-1144**

## CHAMPVA Questions



**800-733-8387**

## VA Community Care



**877-881-7618**

## VA Debt Management



**800-827-0648**

## VA Education



**888-442-4551**

## VA Healthcare



**877-222-8387**

## Homeless Veterans



**877-424-3838**

## VA Home Loans



**877-827-3702**

## VA Claim Denials



**888-368-2323**

# Important Phone Numbers

**VA National Cemetery Office**



**800-535-1117**

**VGLI/SGLI**



**800-669-8477**

**VA Native American  
Direct Home Loans**



**888-349-7541**

**Presidential Memorial  
Certificate Program**



**202-565-4964**

**VA Spina Bifida Program**



**888-820-1756**

**TTY, Federal Relay**



**866-372-1144**

**VA Bereavement Counseling**



**877-927-8387**

**VET Center Call Center**



**877-927-8387**

**Women Veterans**



**877-222-8387**

**VA 72-Hour Emergency Care**



**844-724-7842**

# Important Websites

# How Many Veterans Receive Disability Compensation?

As of 2023, there were approximately **4.3 million disabled veterans in the United States, with over 3.9 million of them receiving disability compensation from the Department of Veterans Affairs (VA).**

This number includes veterans with a wide range of disabilities, including physical disabilities, mental health conditions, and other medical conditions related to their military service.

The amount of compensation a veteran receives depends on the severity of their disability and the degree to which it affects their ability to work and function in daily life.

## Top VA Disability Claims

| TYPE OF DISABILITY                    | % OF VETERANS WITH DISABILITY |
|---------------------------------------|-------------------------------|
| Tinnitus                              | 24.9%                         |
| Post-Traumatic Stress Disorder (PTSD) | 23.2%                         |
| Hearing Loss                          | 18.3%                         |
| Scars                                 | 9.7%                          |
| Limitation of Knee Flexion            | 8.8%                          |
| Lumbosacral or Cervical Strain        | 7.7%                          |
| Migraine                              | 6.9%                          |
| Limitation of Motion of Hip           | 6.8%                          |
| Degenerative Arthritis of the Spine   | 6.1%                          |



## About Hill & Ponton

Since 1986, Hill & Ponton has been a trusted leader in VA Disability law, dedicated solely to helping veterans across the United States secure the benefits they deserve. Founded by Navy veteran Brian Hill and attorney Carol Ponton, our firm is rooted in compassion, advocacy, and a relentless pursuit of justice. We work on a contingency basis, meaning you only pay if we win your case, ensuring that every veteran has access to quality legal representation without upfront costs.

Our team's unmatched experience and dedication have led to a 96% success rate in cases we accept. With over 30,000 claims handled and \$300 million in benefits recovered, we are committed to being your ally throughout the VA claims process.

**Our resources and content are enriched by insights from certified medical professionals and disability examiners who contribute valuable clinical perspectives to support veterans' understanding of the VA system.**

If you've been denied benefits or are trying to increase your rating, contact us today for a free case evaluation and see how we can help you fight for the benefits you deserve.

**WWW.HILLANDPONTON.COM - 1-888-368-2323**



# 2025 VA Disability Pay Rates

In 2025, Veterans are getting a 2.5% increase in their monthly VA benefits compared to 2024. Find the 2025 VA disability rates in the tables below. Or, if you don't want to worry about VA's complicated (and lengthy) tables, we've got a simple tool that will save you time and effort, too!

## The Cost of Living Adjustment (COLA) Effects on Ratings

Each year, your VA benefits may increase slightly due to the Cost-of-Living Adjustment (COLA). This adjustment ensures your benefits keep up with inflation. For example, if prices go up, COLA increases your benefits, so your purchasing power remains the same. **What will your VA disability pay increase look like?** Find out by clicking here.

## How are VA Ratings Calculated?

Figuring out how VA calculates your disability rating might seem tricky at first, but it's important to grasp this process. It helps you understand the financial support you can expect based on your service-connected disability.

Every disability that VA recognizes is assigned a percentage. This percentage, ranging from 0% to 100%, reflects how much your disability affects you. A higher percentage means a more severe impact on your daily life and work capabilities.

## 2025 VA Disability Rates Pay Chart

| PERCENTAGE          | RATE     |
|---------------------|----------|
| 10%                 | \$175.51 |
| 20% (no dependents) | \$346.95 |

### No Dependents Rates Factoring 2.5% COLA

| DEPENDENT STATUS         | 30%      | 40%      | 50%        | 60%        |
|--------------------------|----------|----------|------------|------------|
| Veteran Alone            | \$537.42 | \$744.16 | \$1,102.04 | \$1,395.93 |
| Veteran with Spouse Only | \$601.42 | \$859.16 | \$1,208.04 | \$1,523.93 |
| Vet + Spouse + 1 Parent  | \$652.42 | \$927.16 | \$1,293.04 | \$1,625.93 |
| Vet + Spouse + 2 Parents | \$703.42 | \$995.16 | \$1,378.04 | \$1,727.93 |
| Vet + 1 Parent           | \$588.42 | \$842.16 | \$1,187.04 | \$1,497.93 |
| Vet + 2 Parents          | \$639.42 | \$910.16 | \$1,272.04 | \$1,599.93 |
| A/A Spouse               | \$58.00  | \$78.00  | \$98.00    | \$117.00   |

### 2025 Pay Chart for 30%-60% VA Disability Rating with No Children

## 2025 VA Disability Rates Pay Chart (continued)

- **Veterans at a 30% disability rate without dependents** will see an increase of approximately \$13.11, with their monthly compensation going from \$524.31 in 2024 to \$537.42 in 2025.
- **At the higher end, veterans at a 60% disability rate with a spouse and two parents** will see their compensation increase by roughly \$41.97, with the monthly amount moving from \$1,686.96 in 2024 to \$1,727.93 in 2025.

| DEPENDENT STATUS         | 70%        | 80%        | 90%        | 100%       |
|--------------------------|------------|------------|------------|------------|
| Veteran Alone            | \$1,759.19 | \$2,044.89 | \$2,297.96 | \$3,831.30 |
| Veteran with Spouse Only | \$1,908.19 | \$2,214.89 | \$2,489.96 | \$4,044.91 |
| Vet + Spouse + 1 Parent  | \$2,028.19 | \$2,351.89 | \$2,643.96 | \$4,216.35 |
| Vet + Spouse + 2 Parents | \$2,148.19 | \$2,488.89 | \$2,797.96 | \$4,387.79 |
| Vet + 1 Parent           | \$1,879.19 | \$2,181.89 | \$2,451.96 | \$4,002.74 |
| Vet + 2 Parents          | \$1,999.19 | \$2,318.89 | \$2,605.96 | \$4,174.18 |
| A/A Spouse               | \$137.00   | \$157.00   | \$176.00   | \$195.92   |

### 2025 Pay Chart for 70%-100% VA Disability Rating Without Children

- **A veteran alone at a 70% disability rate** will see their compensation increase by approximately \$42.91, moving from \$1,716.28 in 2024 to **\$1,759.19 in 2025.**
- **For a 100% disabled veteran with a spouse and two parents**, the increase is significant: approximately \$107.02, growing from \$4,280.77 in 2024 to **\$4,387.79 in 2025.**

## 2025 VA Disability Rates Pay Chart (continued)

| DEPENDENT STATUS                   | 30%      | 40%        | 50%        | 60%        |
|------------------------------------|----------|------------|------------|------------|
| Vet + 1 Child                      | \$579.42 | \$831.16   | \$1,173.04 | \$1,480.93 |
| Vet + 1 Child + Spouse             | \$648.42 | \$922.16   | \$1,287.04 | \$1,617.93 |
| Vet + 1 Child + Spouse + Parent    | \$699.42 | \$990.16   | \$1,372.04 | \$1,719.93 |
| Vet + 1 Child + Spouse + 2 Parents | \$750.42 | \$1,058.16 | \$1,457.04 | \$1,821.93 |
| Vet + 1 Parent + 1 Child           | \$630.42 | \$899.16   | \$1,258.04 | \$1,582.93 |
| Vet + 2 Parents + 1 Child          | \$681.42 | \$967.16   | \$1,343.04 | \$1,684.93 |
| + Add. Child (>18 yrs)             | \$31.00  | \$42.00    | \$53.00    | \$63.00    |
| + Add. Child (< 18 yrs)            | \$102.00 | \$137.00   | \$171.00   | \$205.00   |
| A/A Spouse                         | \$58.00  | \$78.00    | \$98.00    | \$117.00   |

### 2025 Pay Chart for 30%–60% VA Disability Rating with Children

- A veteran with a child only at a 30% disability rate will see an increase of about \$13.83, with their monthly payout moving from \$565.59 in 2024 to **\$579.42 in 2025**.
- A veteran with a spouse, two parents, and a child at a 60% disability rate will see an increase of approximately \$44.16, going from \$1,777.77 in 2024 to **\$1,821.93 in 2025**.

## 2025 VA Disability Rates Pay Chart (continued)

| DEPENDENT STATUS                   | 70%        | 80%        | 90%        | 100%       |
|------------------------------------|------------|------------|------------|------------|
| Vet + 1 Child                      | \$1,858.19 | \$2,158.89 | \$2,425.96 | \$3,974.15 |
| Vet + 1 Child + Spouse             | \$2,018.19 | \$2,340.89 | \$2,630.96 | \$4,201.35 |
| Vet + 1 Child + Spouse + Parent    | \$2,138.19 | \$2,477.89 | \$2,784.96 | \$4,372.79 |
| Vet + 1 Child + Spouse + 2 Parents | \$2,258.19 | \$2,614.89 | \$2,938.96 | \$4,544.23 |
| Vet + 1 Parent + 1 Child           | \$1,978.19 | \$2,295.89 | \$2,579.96 | \$4,145.59 |
| Vet + 2 Parents + 1 Child          | \$2,098.19 | \$2,432.89 | \$2,733.96 | \$4,317.03 |
| + Add. Child (>18 yrs)             | \$74.00    | \$84.00    | \$95.00    | \$106.14   |
| + Add. Child (< 18 yrs)            | \$239.00   | \$274.00   | \$308.00   | \$342.85   |
| A/A Spouse                         | \$137.00   | \$157.00   | \$176.00   | \$195.92   |

### 2025 Pay Chart for 70% to 100% VA Disability Rating with Children

- A veteran with one child (no spouse/parents) at a 70% disability rate will see an increase of roughly \$44.90, with their monthly sum moving from \$1,813.29 in 2024 to **\$1,858.19 in 2025.**
- On the higher side, a 100% disabled veteran with a spouse, two parents, and a child will see their monthly compensation grow by approximately \$110.84, increasing from \$4,433.39 in 2024 to **\$4,544.23 in 2025.**



# 2025 VA Disability Pay Schedule

As a veteran relying on VA benefits, it's important to know when you can expect your payments. Understanding the 2025 VA Payment Schedule helps you plan your finances effectively.

- **Monthly Payments:** VA disability compensation is paid monthly. The payment you receive each month is for the previous month. For example, the payment received in February is for January.
- **Scheduled Dates:** VA typically deposits payments on the first business day of each month. If the first day of the month falls on a weekend or a holiday, the payment is made on the last business day before the first.
- **Direct Deposit:** Signing up for direct deposit is the most efficient way to receive your payments. It's secure, and funds are usually available sooner compared to traditional mail.
- **Planning Ahead:** The provided table will help you know exactly when funds will be available in your account, allowing you to manage your expenses and budget accordingly.
- **Adjustments for COLA:** Keep in mind that any cost-of-living adjustments (COLA) will be reflected in these payments, ensuring that your benefits keep pace with inflation.

We've created a detailed table that outlines each month's payment date and the corresponding day of the week for your convenience.

## 2025 VA Payment Schedule Table

| MONTH          | PAYMENT DATE      | DAY OF WEEK |
|----------------|-------------------|-------------|
| January 2025   | January 31, 2025  | Friday      |
| February 2025  | February 28, 2025 | Friday      |
| March 2025     | April 1, 2025     | Tuesday     |
| April 2025     | May 1, 2025       | Thursday    |
| May 2025       | May 30, 2025      | Friday      |
| June 2025      | July 1, 2025      | Tuesday     |
| July 2025      | August 1, 2025    | Friday      |
| August 2025    | August 29, 2025   | Friday      |
| September 2025 | October 1, 2025   | Wednesday   |
| October 2025   | October 31, 2025  | Friday      |
| November 2025  | December 1, 2025  | Monday      |
| December 2025  | December 31, 2025 | Wednesday   |

### Payment Dates 2025 – VA Payment Schedule Table

Would you like a printable calendar to help remember these important dates and other veteran holidays? [Download a free 2025 Benefits Calendar here.](#)

ADVERTISEMENT

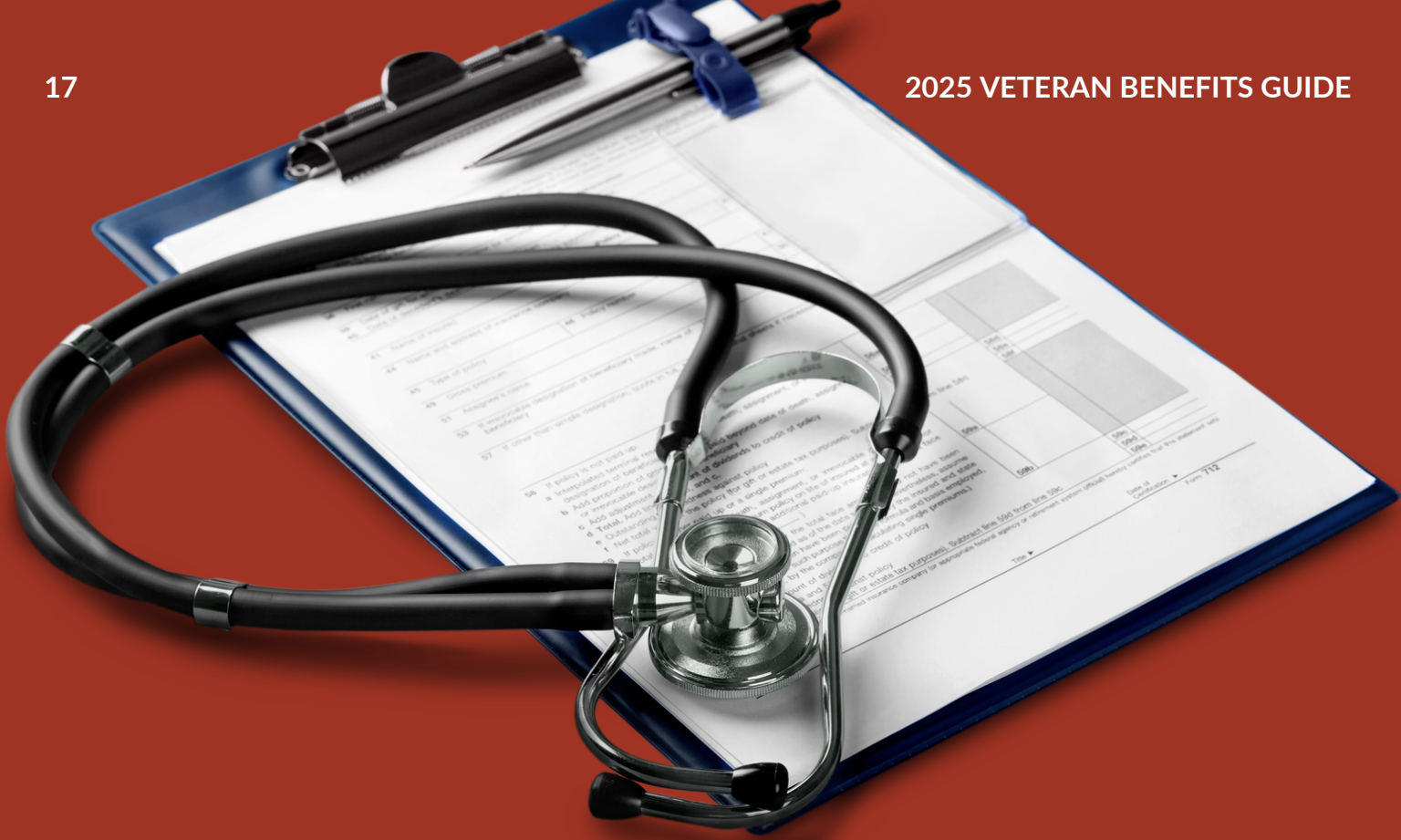


**Denied benefits?  
Let us fight for  
what you deserve.**

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WITH A 96% SUCCESS RATE AND OVER \$300 MILLION RECOVERED FOR VETERANS, HILL & PONTON IS YOUR TRUSTED PARTNER IN VA DISABILITY APPEALS AND RATING INCREASES.

[CONTACT US FOR A FREE CASE EVALUATION](#) AND TAKE THE NEXT STEP TOWARD THE BENEFITS YOU'RE ENTITLED TO.



# VA Healthcare Benefits

Every veteran enrolled in VA healthcare is assigned to one of eight priority groups based on factors like military service history, income level, VA disability rating, and other benefits. These groups determine access to various healthcare services.

100% Disabled Veterans receive the most comprehensive benefits, including:

- No-cost healthcare and prescriptions for all service-connected conditions.
- Priority Group 1 status, granting access to preventive care, hospitalizations, and specialty services.
- Dental care, vision care, and hearing aids.
- CHAMPVA coverage for eligible dependents.
- Travel benefits for medically-related appointments.

**Other Ratings:** Veterans with lower ratings may also qualify for free or reduced-cost healthcare for service-connected conditions, with benefits increasing as their rating rises.



# No Cost Healthcare & Prescription Medications

This is a huge benefit for 100 percent disabled veterans, which includes free health care within the VA health care system for disability conditions related to military service.

This applies to disabled veterans with at least a 50% rating. 100% disabled veterans receive completely free VA care.

**Services include but are not limited to:**

- Emergency care
- Preventative care
- Primary care
- Speciality care
- Mental health services
- Home health care
- Hearing aids
- Dental and vision care
- Geriatrics and extended care
- Medical equipment
- Prosthetics
- Nursing home placement
- Medically related travel benefits



# Civilian Health & Medical Program of the Department of Veterans Affairs (CHAMPVA)

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is a cost-sharing healthcare program for the spouses, dependent children, and survivors of certain veterans. It provides comprehensive health coverage to offset the costs of medical services and supplies for those who qualify.

To qualify for CHAMPVA, you must not be eligible for TRICARE and meet at least one of the following criteria:

- Be the spouse or dependent child of a veteran rated permanently and totally disabled due to a service-connected disability.
- Be the surviving spouse or dependent child of a veteran who died as a result of a service-connected disability.
- Be the surviving spouse or dependent child of a veteran who was rated permanently and totally disabled at the time of death.



# CHAMPVA (continued)

## Key Benefits

CHAMPVA covers a wide range of medically necessary services, including outpatient care, hospitalizations, mental health services, and durable medical equipment. Prescription medications are also covered under this program.

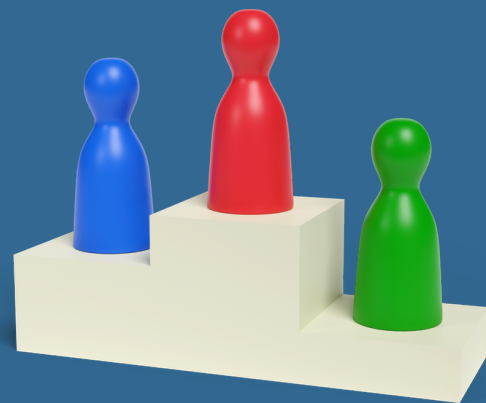
## How to Apply

You can apply for CHAMPVA online, by mail, or by fax. Be prepared to submit required forms, such as VA Form 10-10d, along with supporting documents like marriage or birth certificates, proof of enrollment in school (for dependents aged 18-23), or other eligibility documentation.

CHAMPVA ensures that eligible families and survivors receive essential health care, providing vital support alongside the benefits earned through military service.

# VA Priority Groups

When you enroll in VA health care, you're assigned to one of eight priority groups. These groups determine your access to benefits and whether you'll have out-of-pocket costs for care. The system prioritizes veterans with the greatest needs, ensuring access to comprehensive services for those with service-connected disabilities or lower incomes while still providing options for all eligible veterans.



## Priority Group 1

Veterans with a disability rated 50% or higher, those deemed unemployable due to service-connected conditions, or Medal of Honor recipients are placed in this group. It offers the most comprehensive benefits, including no-cost care for all conditions.

## Priority Group 2

Veterans with service-connected disabilities rated at 30% or 40% are included in this group, receiving significant health care benefits with minimal costs.

## Priority Group 3

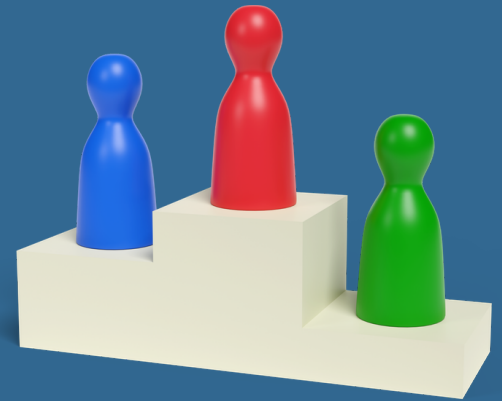
This group includes veterans who are former prisoners of war, Purple Heart recipients, those discharged due to service-related disabilities, or those with a disability rated at 10% or 20%

## Priority Group 4

Veterans receiving VA aid and attendance or housebound benefits, or those deemed catastrophically disabled, are assigned to this group, offering enhanced support services.

# VA Priority Groups (continued)

When you enroll in VA health care, you're assigned to one of eight priority groups. These groups determine your access to benefits and whether you'll have out-of-pocket costs for care. The system prioritizes veterans with the greatest needs, ensuring access to comprehensive services for those with service-connected disabilities or lower incomes while still providing options for all eligible veterans.



## Priority Group 5

This group is for veterans with non-compensable disabilities rated at 0% or no service-connected disabilities who meet specific income thresholds or receive VA pension benefits.

## Priority Group 6

Veterans with a 0% compensable disability rating, certain service histories (e.g., combat veterans within 10 years of discharge), or exposure to toxins such as Agent Orange or burn pits are included here.

## Priority Group 7

Veterans whose income is below geographically adjusted limits qualify for this group, provided they agree to pay copays for services.

## Priority Group 8

Veterans with higher incomes above VA limits are included in this group and may still access care if they agree to pay copays.

Your assigned priority group ensures you receive the level of care you qualify for based on your service and current circumstances. If your income or disability rating changes, your group may be updated to reflect your new eligibility.



# Travel Allowance for Medical Appointments

The VA offers travel reimbursement to eligible disabled veterans and their dependents to offset costs associated with receiving medical care. This includes:

- Mileage reimbursement for trips to and from VA or authorized non-VA facilities.
- Common carrier costs like plane, train, bus, or subway fares.
- Medically necessary transportation, such as ambulances or wheelchair vans, when approved.
- Bridge, road, and parking fees associated with medical travel.

The current reimbursement rate is 41.5 cents per mile for approved, health-related travel, calculated based on the shortest route to the nearest facility providing the necessary care. Additional expenses, such as meals and lodging, may be covered in specific circumstances if pre-approved.



## Dental Care

Dental care benefits are available to veterans with a 100% disability rating or those receiving Total Disability Based on Individual Unemployability (TDIU) due to service-connected disabilities.

These veterans are classified under Class IV, which provides access to any needed dental care. Services can include preventative care, restorative treatments, and specialized procedures, ensuring comprehensive oral health coverage.

## Vision Care



The VA provides coverage for routine eye exams, eyeglasses, and preventative vision care for eligible veterans. To qualify, you must meet at least one of the following criteria:

- Have a compensable service-connected disability.
- Be a former prisoner of war (POW).
- Have received a Purple Heart medal.
- Be eligible for an increased pension due to housebound status.
- 

If you are already enrolled in VA healthcare, the VA can also cover basic optometry services, as well as visual rehabilitation or advanced eye care for veterans with low vision or blindness.



## Hearing Care

Veterans enrolled in VA healthcare can access audiology services, including evaluations for hearing aids or other assisted hearing devices. A VA audiologist will determine your eligibility based on clinical needs.

Veterans with a 100% permanent disability rating (excluding temporary or IU status) are entitled to free VA hearing care, including hearing aids and related services, ensuring access to devices that improve hearing and quality of life.



# Employment Benefits

## 10-point Veteran Preference in Federal Hiring

Disabled veterans may be eligible for 0, 5, or 10-point Federal hiring preference in competitive appointments. They may also be scheduled for non competitive appointments when they are eligible by law.

## Direct Hire Authority

A Direct-Hire Authority (DHA) is an authority that the Office of Personnel Management (OPM) can give to federal agencies for filling vacancies during critical hiring times/shortages. Veterans preference does not apply when selecting candidates under DHA.

Some companies also offer what is called Expedited Hiring Authority (EHA) for critically manned career fields, such as Defense Federal Acquisitions positions.



# Total Disability Based on Individual Unemployability (TDIU)

Veterans who cannot maintain steady, financially supportive employment due to service-connected disabilities may qualify for Total Disability Based on Individual Unemployability (TDIU). This program provides compensation at the 100% disability rate, even if your combined disability rating is less than 100%.

To qualify for TDIU, you must meet the following criteria:

- Be unable to hold down substantially gainful employment due to service-connected disabilities (marginal or odd jobs do not count).
- Have at least one service-connected disability rated at 60% or higher, or two or more service-connected disabilities with one rated at 40% or higher and a combined rating of 70% or more.

In some cases, veterans with lower ratings may qualify if they face frequent hospitalizations or other extraordinary circumstances.

While your disability rating remains the same, TDIU increases your monthly compensation to the equivalent of a 100% disability rating, recognizing the significant impact your condition has on your ability to work.

To apply for TDIU, submit either VA Form 21-8940: Veteran's Application for Increased Compensation Based on Unemployability or VA Form 21-4192: Request for Employment Information in Connection with Claim for Disability Benefits.