



VETERANS CLAIMS EDUCATION · FREE GUIDE

Understanding Your VA Claim

A plain-language guide to how VA disability claims actually work: what to prove, how to connect it, how to file, and what to do when the decision comes

Before you start: we are a free education resource. We are not VA, a VSO, an attorney or an accredited claims agent. We don't file claims, and we don't decide what applies to you. Only VA decides. For help with your claim, contact a free VA-accredited VSO. Examples in this guide are made up to show how the rules work.

Start today: no deadline, but the clock matters

There's no deadline to file a VA disability claim. But VA usually pays from the date it gets your Intent to File or your claim, not from when your condition started. Every month you wait can be a month of back pay you don't get.

Gulf War and post-9/11 veterans: there's also no deadline for undiagnosed and multisymptom illnesses. The PACT Act removed the old cutoff date from the law (38 U.S.C. § 1117), so any cutoff date you still see online no longer applies.

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What a claim **actually** is

VA disability compensation is a monthly, tax-free payment for conditions caused or made worse by your military service. It isn't based on income, it isn't welfare, and it isn't a pension. You can work full time and still receive it.

VA makes three decisions

1. Service connection

Yes or no: is this condition connected to your service?

2. Rating

How severe is it? 0% to 100%, in steps of 10, set by the rules in 38 CFR Part 4.

3. Effective date

When pay starts. The decision most veterans never think about, and often the one worth the most money.

0% still counts. A 0% rating means the condition is officially service-connected. If it gets worse, you file for an increase instead of starting over, and it opens VA care for that condition.

EXAMPLE

Dana's decision says: tinnitus, service connection granted, 10%, effective March 3.

That one line holds all three decisions: yes it's connected, it's rated 10%, and pay counts from March 3. Each can be challenged separately. She could agree with the grant but disagree with the date.

Common claims include tinnitus, hearing loss, knee and back conditions, sleep apnea, migraines, depression, anxiety and PTSD. Any condition can be claimed if it's connected to service.



The three things every claim has to prove

Courts call these the three elements of service connection (*Shedden v. Principi*, 2004). Every direct claim needs all three:

1. A current condition

A diagnosis, or symptoms that limit you. Pain alone can count if it affects how you function (*Saunders v. Wilkie*, 2018).

2. Something in service

An injury, event, illness, exposure or worsening that happened while you served.

3. A link (nexus)

Medical evidence that ties the condition to the event. Some conditions are presumed, so you don't need one.

Service records aren't the only proof of an event. Buddy statements, photos, letters home, unit histories and your own statement can all help show what happened.

Find the missing piece. When a claim is denied, it's almost always because one of these three is missing. Your decision letter tells you which one. Fix that piece, and you fix the claim.

EXAMPLE · ONE PIECE MISSING

Sara's back claim was denied: "no in-service event." She has a diagnosis and a doctor's opinion, so elements 1 and 3 are there. What's missing is proof of what happened in service.

She files a Supplemental Claim with a statement from a fellow soldier who saw her fall from the truck, and a copy of the sick call note she kept. That fills element 2.

The rules: [38 CFR § 3.303](#) · *Shedden v. Principi*, 381 F.3d 1163 (Fed. Cir. 2004)

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The 4 ways to connect a condition

Direct is the most common, but there are three other paths. Each has its own rules.

DIRECT

It started in service

It started in service or was caused by something in service.

- Physical: you hurt your knee in training and still have knee pain.
- Mental: PTSD from an event during your service.

[38 CFR § 3.303](#)

SECONDARY

Caused by a connected condition

Caused or made worse by a condition you're already service-connected for, or by its medication.

- Physical: a service-connected back injury leads to nerve pain down your leg.
- Mental: depression from living with chronic pain.

[38 CFR § 3.310](#)

PRESUMPTIVE

VA assumes the link

You served in certain places or times and have a listed condition. No nexus letter needed.

- Burn pit exposure and asthma diagnosed after service (PACT Act).
- Agent Orange and type 2 diabetes. Certain chronic conditions within 1 year of discharge.

[38 CFR § 3.307](#) · [§ 3.309](#) · [§ 3.320](#)

AGGRAVATION

Service made it worse

You had it before service, and service made it permanently worse beyond its natural progress.

- Childhood asthma that got worse during service.
- A pre-service knee problem worsened by training.

[38 CFR § 3.306](#)

Not on a presumptive list? You can still connect it directly with the three elements. A presumption is a shortcut, not the only door.

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Examples, start to finish

Made-up examples to show the steps. Use only what's true for you.

A physical injury: knee

1. In service: hurt his knee on a ruck march and went to sick call. It's in his service treatment records.
2. After: the knee keeps hurting and gives out on stairs. A doctor diagnoses a knee condition.
3. Intent to File: online, to hold his start date.
4. Evidence: sick call record, doctor's records, his statement, his spouse's statement.
5. Link: his doctor writes it's "at least as likely as not" caused by the injury.
6. Result: direct. If his limp later causes back pain, the back can be secondary.

A mental health condition: PTSD

1. In service: a traumatic event on deployment she didn't report at the time.
2. After: nightmares, panic in crowds, trouble sleeping and keeping a job. A VA provider diagnoses PTSD.
3. Intent to File: by phone.
4. Evidence: treatment notes, VA Form 21-0781, her statement, a friend's statement about how she changed.
5. The event: special rules for combat, fear of hostile activity or MST can let her statement, or changes in behavior, prove it.
6. Result: direct. Sleep problems or depression from PTSD can be secondary.

Secondary: nerve pain from a back injury

1. Already rated: back condition at 20%.
2. New problem: burning pain and numbness down his leg; diagnosed radiculopathy.
3. Evidence: nerve tests and a doctor's note linking it to his back.
4. File: "radiculopathy, left leg, secondary to service-connected back condition."
5. Result: the leg gets its own rating.

Presumptive: asthma after burn pits

1. In service: deployed to Iraq in 2007, near burn pits.
2. After: diagnosed with asthma in 2015.
3. Proof of where he served: DD-214, orders, campaign medal.
4. No nexus letter needed: asthma diagnosed after service is on the PACT Act list.
5. Result: presumptive.

Aggravation: asthma that got worse

1. Before service: mild childhood asthma, noted at her entrance exam.
2. In service: more attacks, a daily inhaler and a profile.
3. Link: her doctor writes service permanently worsened it beyond natural progress.
4. Result: aggravation. VA rates the worsening caused by service.

No diagnosis: Gulf War symptoms

1. In service: deployed to Kuwait in 1991.
2. After: joint pain, fatigue and stomach problems for years. No cause found.
3. Evidence: records of symptoms lasting 6 months or more, and a symptom log.
4. File: each symptom in plain words. No deadline.
5. Result: undiagnosed illness, rated like the closest listed condition.

Example personal statement (knee): *"I hurt my right knee on a ruck march at Fort [base] in [year] and went to sick call. Since then, my knee hurts every day and gives out on stairs about twice a week. I can't stand more than 20 minutes at work, I stopped running, and I use a brace. On bad days I can't kneel to play with my kids."* Say when it started, what happened, how often, and what you can't do. Use your own true details.

No diagnosis yet? You can still file

File by symptoms

Describe what's wrong in plain words. VA has to consider any condition your symptoms reasonably raise (*Clemons v. Shinseki*, 2009).

Pain can count

Pain without a diagnosis can be a disability if it limits how you work and function (*Saunders v. Wilkie*, 2018).

Gulf War undiagnosed illness

Unexplained or multisymptom illnesses lasting 6 months or more can be presumed for Southwest Asia service and Afghanistan, Israel, Egypt, Turkey, Syria and Jordan. No deadline. ([38 U.S.C. § 1117](#), [§ 3.317](#))

VA may owe you an exam

Ongoing symptoms, an event in service and a possible link can be enough for VA to give you an exam ([§ 3.159\(c\)\(4\)](#)).

EXAMPLE · FILE BY SYMPTOMS

Mike doesn't know what's wrong. He writes: "loud snoring, waking up gasping, tired all day since my deployment."

VA must consider conditions those symptoms raise, like sleep apnea, and may send him for a sleep study.

EXAMPLE · PAIN WITHOUT A LABEL

Tina's knees ache and she can't stand more than 30 minutes, but X-rays are normal and there's no diagnosis.

Her pain limits how she functions, so it can still count as a disability (*Saunders*). She describes exactly what she can't do.

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Evidence: what helps and what doesn't

Evidence	What it shows	How to get it
Service treatment records	What happened in service	VA requests them for you. Ask for your own copy too.
VA medical records	Your diagnosis and treatment	VA gets them automatically.
Private doctor records	Diagnosis, treatment, how it limits you	Upload them, or sign VA Form 21-4142 so VA can request them.
Your own statement	When it started, what happened, how it affects your life	VA Form 21-4138
Buddy statements	What family, friends or fellow service members saw	VA Form 21-10210
Doctor's opinion (nexus)	That the condition is "at least as likely as not" connected	Ask your doctor; not needed for presumptive conditions

VA must help you

VA has a duty to get your service records, VA records and other federal records, and to try for private records you tell it about. For federal records, VA must keep trying until it gets them or it's reasonably certain they don't exist ([§ 3.159](#)).

Ties go to you

When the evidence for and against is about even, VA must decide in your favor. This is the benefit of the doubt ([38 U.S.C. § 5107\(b\)](#), [§ 3.102](#)).

What makes a strong nexus opinion

- ☐ Shows the doctor reviewed your records, including service records
- ☐ Uses the VA standard: "at least as likely as not" (50% or more)
- ☐ Explains why, with medical reasoning, not just a conclusion
- ☐ Addresses anything against you, like a gap in treatment

Weak opinion

"The patient's knee condition may be related to service."

Strong opinion

"I reviewed the service treatment records, including the May 2009 sick call for a knee injury. It is at least as likely as not that his current knee arthritis is caused by that injury, because the same knee was injured, symptoms continued after service, and this pattern is typical of post-traumatic arthritis."

Lay evidence counts. You can describe what you see and feel, like pain, ringing ears or nightmares. VA can't reject your statement just because there are no medical records backing it up at the time (*Buchanan v. Nicholson*, 2006).

1973 records fire. A fire at the National Personnel Records Center destroyed many Army records (1912–1960) and Air Force records (1947–1964, names Hubbard through Z). If your records were lost, VA has a heightened duty to help and to consider other evidence carefully.

Your C&P exam

Before

Bring a short list of symptoms and how often they happen. Need to reschedule? Tell them at least 48 hours ahead.

During

Describe your worst days, flare-ups and what you can't do anymore. Be honest: don't tough it out, and don't exaggerate.

After

Get a copy of the report and check it. If it's wrong or incomplete, send a statement explaining what was missed.

An exam must be adequate: the examiner reviews your file, tests what the rating rules require, and answers VA's questions with reasons. Missing an exam without good cause can lead to a denial ([§ 3.655](#)).



The Intent to File

An Intent to File takes about five minutes and costs nothing. It locks in your start date for one year while you gather evidence. If you file the full claim within that year, VA can pay from the Intent to File date.

MARCUS

Files an Intent to File in January. Gathers records and a doctor's opinion, and files the full claim in November. Granted.

Paid from January.

ELENA

Same condition, same evidence, same November claim, but no Intent to File. Granted.

Paid from November. About 10 months of back pay she'll never get.

Three ways to file one

1. VA Form 21-0966, by mail or upload
2. Online: start your disability application on VA.gov; that creates one
3. By phone: 800-827-1000. Make sure the person records it, and write down the date and their name.

A handwritten note doesn't count. Since March 24, 2015, VA only accepts the methods above. An Intent to File expires after one year, so put the date on your calendar.

The rules: [38 CFR § 3.155\(b\)](#) · [VA: Your intent to file a VA claim](#)



Filing, step by step

1. File an Intent to File (Chapter 7). You then have 1 year to file the claim.
2. Gather your evidence: service treatment records, VA and private medical records, statements from you and people who know you, and a doctor's opinion if you need a link.
3. File VA Form 21-526EZ. Online is fastest. List every condition, describe symptoms in plain words, and answer the toxic exposure questions.
4. Go to your C&P exam. Missing it without a good reason can sink your claim.
5. Track your claim at VA.gov or by phone, and upload anything new.
6. Read your decision, every page. Disagree? You have 1 year to ask for a review and protect your effective date.

Instead of writing	Try writing
"Back problems"	"Lower back pain with pain down my left leg, started after a vehicle accident in 2011"
"Nerves"	"Anxiety and panic attacks since deployment; trouble sleeping"
"Stomach issues"	"Acid reflux and heartburn, secondary to the pain medication for my service-connected knee"

Should I file? Common worries

- ☐ If a condition bothers you and started or got worse in service, yes. Even 0% officially connects it.
- ☐ Filing for a new condition doesn't put your other ratings at risk. Asking for an increase means VA re-examines that condition, so be ready to show it got worse.
- ☐ You don't take benefits from anyone. VA disability pay isn't a limited pool.
- ☐ Being out a long time doesn't stop you. There's no deadline to file.

The rules: [VA: File for disability compensation](#) · [VA: Evidence needed](#)

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Still serving? Before you get out

- ☐ Go to sick call for everything, as often as you need. If it isn't in your records, it's harder to prove later.
- ☐ Get civilian records into your military file. Take copies to your PCM or the clinic's records office.
- ☐ List everything at your separation exam, and get a full copy of your service treatment records before you leave.
- ☐ BDD (Benefits Delivery at Discharge): file 180 to 90 days before you separate, and be available for exams for 45 days after filing.
- ☐ Going through a medical board (MEB)? You'll use IDES, not BDD.
- ☐ Missed BDD? File within 1 year after discharge, and pay can start the day after you separate.

EXAMPLE · BDD TIMING

Jordan's last day of service is June 30. 180 days before is about January 1, and 90 days before is about April 1.

He files his BDD claim in February and goes to his exams before he gets out. If granted, pay can start right after separation.

Missed the window? If he files in May 2026 instead, within a year of discharge, his effective date can still be July 1, the day after he separated.

The rules: [VA: Benefits Delivery at Discharge](#) · [38 CFR § 3.400\(b\)\(2\)](#)



Reading your decision letter

First, find the date on the letter. That date starts your one-year clock to ask for a review.

1. The decision

Granted or denied, the percentage, and the effective date for each issue.

2. The evidence list

Check that everything you sent is listed. Missing records may not have been considered.

3. Favorable findings

What VA agreed with. These are binding on later decisions unless VA shows clear and unmistakable error.

4. Reasons for decision

Which element failed, and what's needed to grant or reach the next higher rating.

If the decision says	It usually means you need
"No current diagnosis"	Medical records showing the condition, or symptoms that limit how you function
"No in-service event"	Records, buddy statements or other proof of what happened in service
"Less likely than not" / "no nexus"	A doctor's opinion explaining the link
"Does not meet criteria for a higher evaluation"	Evidence matching the next level's criteria, like range of motion or attack frequency
"Failed to report for examination"	Contact VA right away with your reason and ask to reschedule
"Proposed" reduction	Act fast: 60 days to send evidence, 30 days to ask for a hearing (Chapter 16)

EXAMPLE

Chris's sleep apnea was denied: "less likely than not related to service." Favorable findings: he has a sleep apnea diagnosis, and his service records show snoring complaints.

Two pieces are proven and binding. He only needs the link. He gets a doctor's opinion and files a Supplemental Claim within a year to keep his original date.

Want the full walkthrough? Our free VA Decision Reviews and Appeals guide has a labeled example letter, the informal conference, and Clear and Unmistakable Error (CUE) with examples.

The rules: [38 U.S.C. § 5104\(b\)](#) · [§ 5104A](#) · [38 CFR § 3.103\(f\)](#) · [§ 3.104\(c\)](#)

The three lanes: your review options

Option	Form	When to use it	Key rule
Supplemental Claim	20-0995	You have new and relevant evidence	VA's duty to help you applies. No limit on how many times you file.
Higher-Level Review	20-0996	The record is fine but the decision is wrong	No new evidence. Optional informal conference call. Not after an HLR or Board decision on the same issue.
Board Appeal	10182	You want a Veterans Law Judge	Direct Review (no evidence, fastest), Evidence Submission (90 days), or Hearing (slowest).

New evidence?

→ Supplemental Claim

VA misread the file?

→ Higher-Level Review

Legal question or want a judge?

→ Board Appeal

EXAMPLE · THREE ISSUES, THREE LANES

One decision letter: knee rated 10% (but the exam supports 20%), sleep apnea denied for no link, and PTSD denied twice.

Knee → HLR (the evidence is there, VA misapplied it). Sleep apnea → Supplemental Claim with a new doctor's opinion. PTSD → Board Appeal, Hearing docket, to explain the stressor to a judge.

You choose one lane per issue at a time, and different issues can take different lanes. After each decision you get another year to choose again.

The rules: [38 CFR § 3.2500](#) · [§ 3.2501](#) · [§ 3.2601](#) · [VA: Decision reviews](#)

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The one-year clock

This may be the most important chapter. From the date on any decision, you have one year to file a Supplemental Claim, Higher-Level Review or Board Appeal. If each filing lands within a year of the decision before it, the chain stays unbroken and your effective date goes back to your original claim.

EXAMPLE · JAMES

James files in March 2020 → denied September 2020 → Supplemental Claim in June 2021 (9 months later) → denied January 2022 → Board Appeal in November 2022 (10 months later) → granted at 40% in March 2025.

Paid from March 2020. Five years of back pay, because every step was filed within a year.

No deadline to file, but a deadline to protect your date. You can always file a new claim. But if you miss the one-year window, your effective date usually resets to the day VA receives the new filing.

1. Write the decision date on the envelope and your folder.
2. Set a phone reminder at 10 months, not 12.
3. Not sure? File anyway. Imperfect evidence at month 11 still protects your date.

The rules: [38 CFR § 3.2500\(h\)](#)



Effective dates and back pay

The default rule: the effective date is the later of the date VA received your claim or the date entitlement arose. Pay starts the first day of the next month.

Exception	How it works
1. Within 1 year of separation	File within a year of discharge, and the effective date can be the day after you separated.
2. Intent to File	The Intent to File date, if the claim is filed within a year.
3. Continuous pursuit	Each review filed within a year keeps the original date (Chapter 12).
4. Increase claims	Up to 1 year before the claim, if records show the worsening happened in that year.
5. Service records found later	Official service records that existed but weren't in your file can reopen an old decision and go back to the original claim date, even decades (§ 3.156(c)).
6. Agent Orange (Nehmer)	Some herbicide presumptive grants can be paid back to earlier claims (§ 3.816).
7. Clear and unmistakable error	A clear error in a final decision can be corrected back to the original date. No deadline, but a very high standard (§ 3.105(a)).

EXAMPLE · AFTER SEPARATION

Lee separates June 30, 2025 and files his claim in May 2026, within a year.

Effective date: July 1, 2025, the day after separation, not May 2026.

EXAMPLE · INCREASE

Ana's migraines got worse, and her doctor's notes show it in February. She files for an increase in September of the same year.

Possible effective date: February, because the records show the worsening within the year before her claim.

The rules: [38 CFR § 3.400](#) · [§ 3.31](#)

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Presumptions: when VA assumes the link

A presumption means VA assumes your condition is connected to service, so you don't need a nexus opinion. You still need a current diagnosis and proof you served in the place and time. Presumptions are rarely rebutted, and not qualifying doesn't stop a regular direct claim.

Chronic diseases within 1 year of discharge

Including arthritis, diabetes, hypertension, psychoses and organic diseases of the nervous system, if they show up to at least 10% within a year. Longer windows: tuberculosis and Hansen's disease (3 years), multiple sclerosis (7 years). ALS: any time, after 90+ days of continuous service.

[38 CFR § 3.307](#) · [§ 3.309\(a\)](#) · [§ 3.318](#)

Gulf War illnesses

For Southwest Asia service from Aug. 2, 1990: undiagnosed illnesses, chronic fatigue syndrome, fibromyalgia and functional gastrointestinal disorders, lasting 6 months or more. No deadline.

[38 U.S.C. § 1117](#) · [§ 3.317](#)

Agent Orange

Where	When
Republic of Vietnam, including within 12 nautical miles offshore	Jan. 9, 1962 – May 7, 1975
Korean DMZ	Sept. 1, 1967 – Aug. 31, 1971
Thailand (U.S. or Royal Thai bases)	Jan. 9, 1962 – June 30, 1976
Laos	Dec. 1, 1965 – Sept. 30, 1969
Cambodia (Mimot or Krek, Kampong Cham Province)	April 16 – 30, 1969
Guam or American Samoa, or their territorial waters	Jan. 9, 1962 – July 31, 1980
Johnston Atoll, or a ship that called there	Jan. 1, 1972 – Sept. 30, 1977

Conditions: AL amyloidosis · bladder cancer · chronic B-cell leukemias · chloracne* · type 2 diabetes · Hodgkin's disease · hypertension (high blood pressure) · hypothyroidism · ischemic heart disease · MGUS · multiple myeloma · non-Hodgkin's lymphoma · Parkinson's disease and parkinsonism · early-onset peripheral neuropathy* · porphyria cutanea tarda* · prostate cancer · respiratory cancers (lung, larynx, trachea, bronchus) · certain soft-tissue sarcomas.

**Must appear within 1 year of exposure.*

PACT Act: burn pits and other toxic exposures

Where: Gulf War locations from Aug. 2, 1990 (Bahrain, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, Somalia, the UAE), or from Sept. 11, 2001 in Afghanistan, Djibouti, Egypt, Jordan, Lebanon, Syria, Uzbekistan or Yemen, including the airspace above them.

Cancers

Brain · gastrointestinal (any type) · glioblastoma · head (any type) · kidney · lymphoma (any type) · melanoma · neck (any type) · pancreatic · reproductive (any type) · respiratory (any type)

Illnesses

Asthma diagnosed after service · chronic bronchitis · COPD · chronic rhinitis · chronic sinusitis · constrictive or obliterative bronchiolitis · emphysema · granulomatous disease · interstitial lung disease · pleuritis · pulmonary fibrosis · sarcoidosis

Camp Lejeune

30+ days at Camp Lejeune or MCAS New River from Aug. 1, 1953 through the end of 1987: adult leukemia, aplastic anemia and other myelodysplastic syndromes, bladder cancer, kidney cancer, liver cancer, multiple myeloma, non-Hodgkin's lymphoma, Parkinson's disease.

Former POWs and radiation

POWs, any length: psychosis, anxiety, dysthymia, heart disease, stroke, frostbite residuals, post-traumatic arthritis. 30+ days: also conditions like peptic ulcer, cirrhosis, IBS, peripheral neuropathy and osteoporosis. Radiation: the PACT Act added cleanup at Enewetak Atoll (1977 through 1980), Palomares, Spain (1967) and Thule, Greenland (1968).

EXAMPLE · BLUE WATER NAVY

Ray served on a ship within 12 nautical miles of Vietnam in 1968 and was later diagnosed with prostate cancer.

Presumptive under Agent Orange. He needs his ship records and diagnosis, not a nexus opinion.

EXAMPLE · WITHIN 1 YEAR

Kim was diagnosed with high blood pressure that needed daily medication 8 months after discharge.

If it reached the 10% level within that year, hypertension can be presumed as a chronic disease.

The PACT Act has no filing deadline. VA says veterans and survivors can file any time.

The rules: [38 CFR § 3.307](#) · [§ 3.309](#) · [§ 3.317](#) · [§ 3.320](#) · [VA: The PACT Act and your benefits](#)



Ratings in plain language

VA's rating schedule (38 CFR Part 4) gives each condition a diagnostic code, with written criteria for each rating level. Read the criteria for the level above yours: that tells you what your evidence needs to show.

Close call? The higher rating.

If your condition falls between two levels and more closely fits the higher one, VA assigns the higher one (§ 4.7).

Painful joints

A painful joint is entitled to at least the minimum compensable rating for that joint (§ 4.59).

VA math: ratings combine, they don't add

50%
first rating

+15
30% of the 50 left

= 65
combined

70%
rounded

Ten 10% ratings combine to about 65%, not 100%. Conditions on both arms or both legs get the bilateral factor, an extra 10% of their combined value (§ 4.25, § 4.26). If your condition changed over time, VA can give different ratings for different periods (staged ratings).

EXAMPLE · VA MATH

Ratings of 40%, 20% and 10%.

40, then +12 (20% of the 60 left) = 52, then +4.8 (10% of the 48 left) = 56.8, which rounds to 60%, not 70%.

TDIU (paid at 100%)

For veterans who can't keep steady work because of service-connected conditions. Usually one condition at 60%, or a combined 70% with one at 40%. VA can't consider age or non-service-connected conditions. Marginal work below the poverty line doesn't disqualify you. VA Form 21-8940 (§ 4.16).

Temporary 100%

A hospital stay of more than 21 days, or recovery from surgery for a service-connected condition, can pay 100% for a while (§ 4.29, § 4.30). You often have to ask.

EXAMPLE · TDIU

Paul has PTSD at 50% and a back at 40%, combined 70%. He hasn't been able to keep a job for two years because of both.

He meets the numbers (one at 40%+, combined 70%). He files VA Form 21-8940 with his work history.

EXAMPLE · TEMPORARY 100%

Mia has shoulder surgery for her service-connected shoulder, and her surgeon says she needs 3 months to recover.

She asks VA for a temporary 100% rating during recovery under § 4.30, with the surgeon's note.

Special Monthly Compensation (SMC)

Extra pay on top of your rating for things like loss or loss of use of a hand, foot or eye, loss of use of a creative organ, blindness, deafness, needing aid and attendance, or being housebound (§ 3.350).

When a rating can be reduced

VA must warn you first. Before reducing a rating, VA sends a proposal explaining why. You have 60 days to send evidence. Ask for a hearing within 30 days, and your payments stay the same until VA decides after the hearing. If VA skips these steps, the reduction can be invalid and the rating restored ([§ 3.105\(e\),\(i\)](#)).

Protection	What it means
5 years at the same rating	Stricter rules: the exam must be as thorough as the one that set the rating, VA must look at your whole history, and improvement must be reasonably certain to last (§ 3.344).
10 years service-connected	Service connection can't be cut off except for fraud (§ 3.957).
20 years at a rating level	Can't be reduced below that level except for fraud (§ 3.951(b)).
100% ratings	Need clear evidence of real, material improvement (§ 3.343).

EXAMPLE

Dee has been rated 50% for PTSD for 6 years. After a short exam, VA proposes 30%.

Because she's been at 50% for over 5 years, VA must show lasting improvement on a thorough exam. She asks for a hearing within 30 days, so her pay stays the same, and sends her therapist's notes within 60 days.

Reexams: VA generally shouldn't schedule one when your condition is static, hasn't improved in 5 years, you're 55 or older, or you're rated at the minimum ([§ 3.327](#)). If one is scheduled, go. Missing it without good cause can lead to a reduction or termination ([§ 3.655](#)).

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Getting your records

All of these are free. Anyone charging you to request them isn't needed.

Record	Where	Notes
DD-214 and personnel file (recent)	milConnect (DoD)	Sign in and look under Correspondence/Documentation.
DD-214 and personnel file (any era)	archives.gov/veterans/military-service-records	Online request, or mail Standard Form 180 to the NPRC.
VA medical records	va.gov/health-care/get-medical-records	Sign in with Login.gov or ID.me.
Private medical records	Your provider, plus VA Form 21-4142	Do both: get your own copy, and let VA request them.
Your VA claims file (C-file)	VA Form 20-10206	Upload, fax or mail. Expect it to take months.
Unit records and ship logs	National Archives, service branch history offices	Helpful to prove an event or stressor.

Ask for the full DD-214 (Member 4 copy). It shows character of service and reason for separation. If your records burned in the 1973 fire, the National Archives can help reconstruct them, and VA must weigh other evidence, including your statements, carefully.

EXAMPLE · 1973 FIRE

Walt served in the Army in the 1950s. NPRC says his records burned in 1973.

He asks the National Archives to reconstruct what it can (like pay records and morning reports), and sends VA buddy statements and letters home. VA has a heightened duty to help and must weigh this evidence carefully.

VA records hub: va.gov/records · VA benefits hotline: 800-827-1000

VETERANS CLAIMS
EDUCATION

What most veterans don't know

0% still matters

It connects the condition and opens VA care for it. If all your ratings are 0%, two or more that interfere with work can be rated 10% together ([§ 3.324](#)).

Priority processing

Homeless or at risk, extreme financial hardship, terminally ill, ALS, seriously injured in service, former POW, 85 or older, or a Medal of Honor or Purple Heart recipient? Ask with VA Form 20-10207.

Extra pay for family

At 30% or higher, VA pays more for a spouse, children or dependent parents. Add them.

Free toxic exposure screening

Veterans in VA health care can get one at least every 5 years. It goes in your records.

Survivors can take over

If a veteran dies with a claim pending, a survivor can ask to continue it within 1 year ([38 U.S.C. § 5121A](#)).

Secondary claims add up

Conditions caused by your service-connected ones, or their medications, can each get their own rating.

EXAMPLE · TWO 0% RATINGS

Joe has two conditions rated 0%, a scar and hemorrhoids, and they cause him to miss work.

He can ask for a combined 10% rating under [§ 3.324](#) because they interfere with his work.

EXAMPLE · DEPENDENTS

Rosa is rated 40% and recently married.

She adds her spouse with VA. At 30% or higher, that raises her monthly payment.

VETERANS CLAIMS
EDUCATION

Getting help and avoiding scams

Only people accredited by VA may legally help you prepare, present or pursue a claim. They all pass a character review and follow federal standards.

Who	Fees
VSO representatives	Always free. DAV, VFW, The American Legion, AMVETS, Military Order of the Purple Heart, PVA and others. You don't have to be a member.
County and state veterans service officers	Free. Local government offices.
Accredited claims agents and attorneys	Nothing for your initial claim. After VA's first decision, they may charge with a written fee agreement. 20% of back pay or less is presumed reasonable; more than 33⅓% is presumed unreasonable.

Red flags

- Charging to help with your first claim (not allowed)
- Promising a rating or amount
- Asking for your VA.gov login
- Not on VA's accreditation list

What to bring to your rep

- DD-214 and separation papers
- Any VA decision letters
- A list of conditions and when they started
- Doctors' names and addresses, and any records you have

EXAMPLE • A SCAM

A "consultant" calls Tom: "I guarantee you 100%. You just pay me five months of your increase." He isn't on VA's accreditation list.

Red flags: a guaranteed rating, a fee for an initial claim, and no accreditation. Tom calls a free VSO instead.

Find or verify a representative: va.gov/get-help-from-accredited-representative. Appoint a VSO with VA Form 21-22, or an agent or attorney with VA Form 21-22a.

Veterans Crisis Line: dial 988, then press 1 • Text 838255 • 24/7 • You don't need to be enrolled in VA.

Deadlines at a glance

Time	What it covers
None	Filing a new disability claim · PACT Act claims · Gulf War undiagnosed illness · raising CUE in a final decision
1 year	From any VA decision: file a Supplemental Claim, HLR or Board Appeal to keep your effective date
1 year	How long an Intent to File lasts
1 year	From separation: effective date can be the day after discharge
1 year	From documented worsening: an increase claim can pay from the worsening date
1 year	To send evidence VA asks for, before the claim can be treated as abandoned
1 year	After a veteran's death: file for accrued benefits or ask to substitute
180–90 days	Before separation: the BDD filing window
120 days	From a Board decision: appeal to the Court of Appeals for Veterans Claims
90 days	Evidence window on the Board's Evidence Submission and Hearing dockets
60 days	To send evidence against a proposed reduction
30 days	To ask for a hearing on a proposed reduction and keep payments the same

Protections over time: 5 years at a rating → stricter reduction rules · 10 years service-connected → can't be severed except for fraud · 20 years at a level → can't be reduced below it except for fraud.



APPENDIX B

Forms you'll see

Form	What it's for	Form	What it's for
21-0966	Intent to File	20-0995	Supplemental Claim
21-526EZ	Disability compensation claim	20-0996	Higher-Level Review
21-4138	Your own statement	10182	Board Appeal
21-10210	Buddy (lay/witness) statement	20-10206	Request your claims file
21-4142	Lets VA request private records	20-10207	Priority processing
21-0781	Statement for mental health conditions from an in-service traumatic event, including MST	21-22 / 21-22a	Appoint a VSO / an agent or attorney
21-8940	TDIU application	21-2680	Exam for aid and attendance or housebound
21-4192	Employment information from a former employer (TDIU)	21P-534EZ	Survivors: DIC, pension, accrued benefits
SF-180	Request military records from the NPRC		

Find any form at va.gov/find-forms.

APPENDIX C

Words VA uses

Adjudicator

The VA employee who decides your claim.

AOJ (agency of original jurisdiction)

The VA office that made the first decision, usually a regional office.

"At least as likely as not"

A 50% or greater chance. The standard for a nexus opinion.

Benefit of the doubt

When evidence is about even, VA must decide in your favor.

C-file

Your complete VA claims file.

C&P exam

Compensation and Pension exam: VA's medical exam for your claim.

Combined rating

Your total rating, using VA math, not addition.

CUE

Clear and unmistakable error: an obvious error in a final decision that changed the outcome.

DBQ

Disability Benefits Questionnaire: the form examiners fill out.

Diagnostic code

The 4-digit code for a condition in the rating schedule.

Effective date

The date your benefits start counting from.

Element

One of the three things a claim must prove.

Favorable finding

Something VA decided in your favor. Binding later.

Nexus

The link between your condition and service.

Presumptive

A condition VA assumes is connected for certain service.

Secondary service connection

A condition caused or worsened by a service-connected one.

Staged rating

Different ratings for different time periods.

Lay evidence

Statements from you, family or friends about what they saw or experienced.

NPRC

National Personnel Records Center, which holds military records.

Rating schedule

38 CFR Part 4: the rules for each condition's rating.

Service connection

VA's finding that a condition is linked to your service.

TDIU

Total disability based on individual unemployability: paid at 100%.



VETERANS CLAIMS
EDUCATION

Official links and phone numbers

How to file a claim	va.gov/disability/how-to-file-claim
Intent to File	va.gov/resources/your-intent-to-file-a-va-claim
Check claim status	va.gov/claim-or-appeal-status
Decision reviews	va.gov/decision-reviews
Eligibility	va.gov/disability/eligibility
PACT Act	va.gov/resources/the-pact-act-and-your-va-benefits
Compensation rates	va.gov/disability/compensation-rates/veteran-rates
Records	va.gov/records · archives.gov/veterans/military-service-records
Find a representative	va.gov/get-help-from-accredited-representative
Regulations (38 CFR)	ecfr.gov/current/title-38

Line	Number	Hours (ET)
VA benefits hotline	800-827-1000 (TTY: 711)	Mon–Fri, 8 a.m.–9 p.m.
MyVA411 (general questions)	800-698-2411 (TTY: 711)	24/7
Debt Management Center	800-827-0648 (TTY: 711)	Mon–Fri, 7:30 a.m.–7 p.m.
Health Resource Center (copays)	866-400-1238 (TTY: 711)	Mon–Fri, 8 a.m.–8 p.m.
Veterans Crisis Line	Dial 988, then press 1 · Text 838255	24/7

VETERANS CLAIMS
EDUCATION

Your claim checklist

- ☐ Filed an Intent to File and wrote down the date (it lasts 1 year)
- ☐ Listed every condition, and how each one connects: direct, secondary, presumptive or aggravation
- ☐ Requested my service treatment records, DD-214 and VA medical records
- ☐ Gathered private records, or signed VA Form 21-4142
- ☐ Wrote my own statement: when it started, what happened, how often, what I can't do
- ☐ Got buddy statements (VA Form 21-10210)
- ☐ Got a doctor's opinion for any condition that isn't presumptive
- ☐ Filed VA Form 21-526EZ and answered the toxic exposure questions
- ☐ Went to every C&P exam and got a copy of the report
- ☐ Read my whole decision: issues, evidence, favorable findings, reasons
- ☐ Marked the 1-year review deadline and a 10-month reminder
- ☐ Added my dependents if I'm rated 30% or higher
- ☐ Looked up my state's veteran benefits
- ☐ Verified my representative is accredited

MY NOTES

Intent to File date

Claim filed • confirmation
number

C&P exam dates

Decision date • review
deadline

My representative • phone

Official sources

Everything in this guide comes from these official rules and VA pages. Click or type any link.

VA pages

- [VA: How to file a disability claim](#) · [File VA Form 21-526EZ](#) · [Evidence needed](#)
- [Your intent to file a VA claim](#) · [VA claim exam \(C&P\)](#) · [Check claim status](#)
- [Benefits Delivery at Discharge \(BDD\)](#) · [Decision reviews](#) · [Eligibility](#)
- [The PACT Act and your VA benefits](#) · [Compensation rates](#) · [VA records](#)
- [VA Form 21-0781](#) · [21-4142](#) · [21-10210](#) · [20-10207](#) · [20-10206](#)
- [Find an accredited representative](#) · [VA phone numbers](#)

Regulations: 38 CFR

- Claims and evidence: [§ 3.102](#) benefit of the doubt · [§ 3.103](#) decision notices · [§ 3.104](#) favorable findings · [§ 3.155](#) Intent to File · [§ 3.159](#) duty to assist · [§ 3.655](#) missed exams
- Service connection: [§ 3.303](#) direct · [§ 3.306](#) aggravation · [§ 3.310](#) secondary · [§ 3.307](#) · [§ 3.309](#) presumptive · [§ 3.317](#) Gulf War · [§ 3.318](#) ALS · [§ 3.320](#) PACT Act
- Effective dates and reviews: [§ 3.31](#) · [§ 3.400](#) · [§ 3.816](#) Nehmer · [§ 3.156](#) records found later · [§ 3.105](#) CUE and reductions · [§ 3.2500](#) · [§ 3.2501](#) · [§ 3.2601](#)
- Ratings and protections: [§ 3.324](#) · [§ 3.327](#) · [§ 3.343](#) · [§ 3.344](#) · [§ 3.350](#) SMC · [§ 3.951](#) · [§ 3.957](#) · [§ 4.7](#) · [§ 4.16](#) TDIU · [§ 4.25](#) · [§ 4.26](#) · [§ 4.29](#) · [§ 4.30](#) · [§ 4.59](#)
- [Full Title 38 CFR on eCFR](#)

Laws: 38 U.S.C.

- [§ 1117](#) Gulf War illness, no deadline · [§ 5104](#) · [§ 5104A](#) decisions and favorable findings · [§ 5107](#) benefit of the doubt · [§ 5121A](#) substitution · [§ 5904](#) fees

Court cases

- [Shedden v. Principi](#), 381 F.3d 1163 (Fed. Cir. 2004) · [Buchanan v. Nicholson](#), 451 F.3d 1331 (Fed. Cir. 2006) · [Clemons v. Shinseki](#), 23 Vet. App. 1 (2009) · [Saunders v. Wilkie](#), 886 F.3d 1356 (Fed. Cir. 2018)

Records

- [National Archives: military service records](#) · [National Archives: the 1973 fire](#) · [VA medical records](#)

Stressed or struggling? You don't have to wait for a crisis. Dial 988, then press 1 · Text 838255 · Free, confidential, 24/7.

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