SAVI
STRATEGIC ALLIANCE VETERAN INTEGRATION

DISABILITY COMPENSATION GUIDE

How VA disability compensation works

VA disability compensation is a monthly, tax-free payment for conditions caused or made worse by your service. Here is how it works, how to file, and when. Only a VA-accredited representative may prepare or file a claim for you.

SERVICE CONNECTION

- For most claims, the evidence needs to show three things: a current physical or mental condition; an event, injury, or disease during your active service; and a link between the two.
- For some conditions, such as a chronic illness that appears within a year after discharge, VA may conclude the link exists.
- **The PACT Act** added presumptive conditions for Veterans exposed to toxic substances.

RATINGS

- VA rates each condition from 0 to 100 percent in steps of 10. Multiple ratings are combined using VA's combined ratings table, not added together.
- Your rating sets your monthly payment and which other benefits you qualify for. See SAVI's Benefits by Disability Rating guide.
- Rates adjust each year with a cost-of-living increase. For 2026, a Veteran with no dependents receives $1,808.45 a month at 70 percent and $3,938.58 at 100 percent. Dependents add to the payment at 30 percent and above.

WHEN AND HOW TO FILE

- **Benefits Delivery at Discharge:** file 180 to 90 days before separation for a faster decision.
- **Fully developed claim:** file with all your evidence as early as 89 days before separation, or any time after.
- **Standard claim:** for claims that don't fit those programs.
- **Effective date:** file within one year of separation, and benefits can begin the day after separation. An intent to file can hold your date while you gather evidence.
- File online with the disability claim tool on VA.gov.

YOUR CLAIM EXAM

- VA may ask you to attend a claim exam. See savivets.org/va-claim-exam for what to expect.

OTHER PAYMENTS

- **Military retirees** may receive Concurrent Retirement and Disability Pay or Combat-Related Special Compensation.
- Related VA benefits can include automobile and clothing allowances, housing grants, and VA life insurance. Your state may add benefits too.

Sources: Department of Veterans Affairs: VA Disability Compensation Online Resource Guide, version 2.0 (revised May 2025); Know Before You Go workbook (2026); VA.gov evidence and claim exam pages; 2026 compensation rates.

DISABILITY COMPENSATION GUIDE

How VA disability compensation works

Numbers to save

VA benefits	800-827-1000 (TTY: 711)
VA health care	877-222-8387
GI Bill	888-442-4551
VA home loans	877-827-3702
Life insurance (SGLI, VGLI, FSGLI)	800-419-1473
Vet Centers	877-927-8387
VA Solid Start	800-827-0611
Homeless Veterans call center	877-424-3838

In crisis? Veterans Crisis Line: dial 988, then press 1, or text 838255.

WHERE TO START

- **VA.gov** to file and track your claim
- **An accredited representative** to file for you, at no cost through a Veteran service organization
- **SAVI claim exam guide** at savivets.org/va-claim-exam

Want one-on-one support? The SAVI Transition Incubator℠ serves service-members and Veterans from one year before to one year after separation. Join the list at savivets.org/veterans.