

In Good Company

The Good News in Home & Personal Care

Spring 2010



Living younger, longer.SM

Great Happenings at CFL!



Elaine Reid

The past few months have been a whirlwind of amazing happenings at Companions for Living! We have had three tremendous events take place, and we're so grateful for all of our good fortune!

First, as you may have read in our winter issue, we were honored to have won the Hartford Business Journal's Healthcare Hero award. We were also named as the 8th largest woman owned business in the region.

Second, we are thrilled to announce the addition of Elaine Reid, Director of Business Development to our staff. Elaine will be expanding our services down the I-91 corridor into New Haven County. In the short time she has been on our staff, she has already made a tremendous impact! Elaine's experience in the service industry and her warm affect make her a perfect addition to our staff! Welcome Elaine!

Are You Eligible for "Free Money?"

By Denise V. Talbot, MA

Gerontologist/Community Liaison, Weatherby & Associates, PC

Under the right conditions, about 33% of all seniors who are veterans, or their surviving spouses, could qualify for up to \$23,000 tax-free income from the Department of Veterans Affairs (VA). This money can be used to pay almost anyone – children, other relatives (except spouses), friends or homecare agencies to provide eldercare services at home. Funds can also help pay for assisted living or nursing home care.

This under-utilized benefit is known as "Veterans Pension," or, "Aid and Attendance benefit." It is available to veterans who served at least 90 days active duty, with one day being during a period of war. It is not necessary to have been in combat to qualify.

The aid and attendance benefit has an income and an asset test. Veteran households above the test levels will not qualify for the benefit. Veteran Service Officers are not allowed to provide guidance and counsel if the veteran's income is over the benefit's limit. An attorney who is accredited by the Veterans Administration understands how to help veterans qualify by distributing assets through estate planning and can help potential applicants receive the benefit even when they have been told by VA that they do not qualify. Screening to determine a veteran or a surviving spouse's qualification is free.

Accredited attorneys can often shorten the VA's decision window of 6 to 12 months to possibly 6 or 8 months. Attorneys also understand how to maximize the benefit, avoid a denial by providing guidance to meet the asset test. Finally, they can provide strategies for reallocating assets perhaps reducing or avoiding taxes, family disputes and Medicaid penalties.

To receive Pension, a veteran must have served at least 90 days active duty with at least one day during a period of war. Discharge must be other than dishonorable. There is no requirement for total disability.

The attorneys at Weatherby & Associates, PC, Henry C Weatherby and Jeffrey S. Rivard, were among the first in the country to become accredited by the Veterans Administration to assist veterans or their surviving spouses with the preparation and prosecution of claims for the Aid and Attendance benefit. If you think you, a family member or friend may be able to use a bit of "free money," please call Weatherby & Associates, PC at 860-769-6938.

Great Happenings at CFL!

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Finally, we moved into our new home in mid-February. Located on the corner of Mountain Rd. and Farmington Ave. in West Hartford, our new offices are beautiful and we love the location! We will be holding a ribbon cutting ceremony and open house on April 22nd. You will find the invitation printed on the back of this newsletter. Please feel free to drop in then, or anytime! Thank you all for your tremendous support! We couldn't have made any of this happen without you!

Spring Fever Special

\$100 OFF Re-NEWSM Process

COMPANIONS FOR LIVING, LLC
(860) 882-0802

EXPIRES 04-01-11

Help us celebrate our MOVE!

Please join us for a Ribbon Cutting with Mayor Scott Slifka and Open House at our new location

**1216 Farmington Ave.
Suite 202
West Hartford, CT 06107**

Thursday April 22, 2010
4:30 pm to 7 pm
(Ceremony to be held at 6 pm)

RSVP (860) 882-0802



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