



# VA Benefits Registration & Disability Rating Application

*A Complete Step-by-Step Guide for Veterans & Their Families*

*Provided by Always Best Care Shalimar — Owned & Operated by a Disabled Veteran*

---

## Why This Matters

---

Millions of veterans are leaving earned benefits on the table simply because they don't know how to register or apply. VA health care enrollment unlocks access to medical care, home health services, and community care providers like Always Best Care. A VA disability rating unlocks monthly tax-free compensation, priority health care, and eligibility for additional programs.

This guide walks through both processes clearly and completely — so every veteran in Okaloosa County gets what they've earned.

## PART 1: Registering for VA Health Care Benefits

### Step 1 — Confirm Basic Eligibility

---

Most veterans who served on active duty and were discharged under honorable or general conditions are eligible to enroll in VA health care. You must be enrolled to receive care at VA facilities or through VA Community Care providers, such as **Always Best Care Shalimar**.

#### **Generally, eligible veterans include those who:**

- Served in the active-duty Navy/Marines, Army, Air Force, and the Coast Guard
- Were discharged or released under conditions other than dishonorable
- Meet minimum active-duty service requirements (generally 24 continuous months or the full period called to active duty)

## Step 2 — Gather Required Documents

Have the following ready before starting your application:

- Social Security numbers for yourself, spouse, and any dependents
- Military discharge papers (DD-214 or other separation documents)
- Current health insurance card information (Medicare, Medicaid, private insurance)
- Gross household income from the prior calendar year
- Financial information for a spouse or dependents, if applicable

## Step 3 — Complete VA Form 10-10EZ

VA Form 10-10EZ is the Application for Health Benefits. It takes approximately 30 minutes to complete. You have four options to submit:

Method	How	Notes
Online (Fastest)	<a href="https://va.gov/health-care/apply">va.gov/health-care/apply</a>	Upload documents directly; fastest processing
By Phone	1-(855)-488-8441 (Mon–Fri 8am–5:30pm ET)	VA rep completes the form with you; you receive it to sign within 3–5 business days
In Person	Nearest VA medical center or clinic: Eglin VA, 100 Veterans Way Eglin Air Force Base, FL 32542-1038	Bring all documents; staff can assist
By Mail	Health Eligibility Center, PO Box 5207, Janesville, WI 53547-5207	Allow additional processing time

## Step 4 — Receive Your Enrollment Decision

You will generally receive written notification of your enrollment status within 5–7 days, along with instructions on how to appeal if you disagree with the decision. Once enrolled, you remain enrolled without having to reapply each year.

*The VA assigns you to one of eight Priority Groups based on your service history, disability rating, and income. Your Priority Group determines your copay level and access to services.*

### VA Enrollment Priority Groups (Summary)

Priority Group	Who Qualifies
Group 1 (Highest)	Veterans with service-connected disabilities rated 50% or more, or unemployable due to service-connected conditions

Priority Group	Who Qualifies
Group 2	Veterans with service-connected disabilities rated 30%–40%
Group 3	Veterans with service-connected disabilities rated 10%–20%, former POWs, Purple Heart recipients, certain other categories
Group 4	Veterans receiving Aid & Attendance or Housebound benefits, catastrophically disabled veterans
Groups 5–8	Non-service-connected veterans who meet income thresholds; copays may apply

## PART 2: Applying for a VA Disability Rating

A VA disability rating is a percentage the VA assigns to recognize the severity of a service-connected condition. It unlocks monthly tax-free compensation and higher-priority access to VA health care.

### Step 1 — File an Intent to File (Highly Recommended)

Before submitting your full disability claim, file an Intent to File (VA Form 21-0966). This locks in your start date — meaning once approved, retroactive payments go back to this date, not the date you submitted your full application. You have up to one year from the Intent to File date to submit the complete claim.

**Submit Intent to File at [va.gov](http://va.gov) or by calling 1-800-827-1000.**

### Step 2 — Gather Your Evidence

Strong evidence is the foundation of a successful claim. Gather:

- DD-214 or other military separation documents
- Service treatment records documenting the condition during service
- VA medical records related to the claimed condition
- Private medical records and doctors' statements
- Buddy statements from fellow service members or family (optional but helpful)
- Personal statement describing how the condition affects your daily life

*The VA will attempt to obtain VA records on your behalf. Private medical records typically require your authorization and are your responsibility to submit.*

## Step 3 — Complete VA Form 21-526EZ

VA Form 21-526EZ is the Application for Disability Compensation and Related Compensation Benefits. You will need:

- Full legal name, date of birth, Social Security number, and VA file number
- Military service history (all periods of service)
- A list of each disability/condition you are claiming
- When each condition started and where you received treatment
- Names and contact info for all doctors and hospitals that treated you

Submission Method	Details
Online (Fastest)	<a href="http://www.va.gov/disability/">www.va.gov/disability/</a> — allows document upload and Intent to File in one step
By Mail	Department of Veterans Affairs Evidence Intake Center PO Box 4444 Janesville, WI 53547-4444
In Person	Nearest VA Regional Office — staff can assist with submission

## Step 4 — Choose Your Claims Process

Process	How It Works	Best For
Fully Developed Claim (FDC)	Submit all evidence upfront with your application. VA makes a decision without requesting additional records.	Veterans with complete records ready — faster processing, potentially 30 days
Standard Claim Process	VA gathers additional records and evidence on your behalf before deciding.	Veterans who need help gathering records; takes longer but more support

## Step 5 — Attend Your C&P Exam

After filing, the VA may schedule a Compensation & Pension (C&P) exam — a medical evaluation used to assess the severity of your claimed conditions. This is conducted by a VA physician or contracted provider. An **Always Best Care Shalimar** representative can attend this exam with you as a veteran advocate.

**Attending your C&P exam is critical. Missing it without rescheduling is one of the most common reasons claims are denied.**

**Tips for your C&P exam:**

- Describe your condition on your worst days, not your average days
- Be honest and thorough — do not minimize your symptoms
- Bring any relevant medical records not already in your file
- Have a family member or advocate accompany you if possible

**Step 6 — Receive Your Rating Decision**

Processing time averages approximately 85 days for standard claims. Fully Developed Claims may be decided within 30 days. You will receive a Rating Decision letter explaining the VA’s findings and your assigned rating percentage.

**2026 Monthly Disability Compensation Rates (Tax-Free)**

Disability Rating	Monthly Compensation (2026)
10%	\$180.42 / month
20%	\$356.66 / month
30%	\$552.99 / month
50%	\$1,040.07 / month
70%	\$1,759.19 / month
100%	\$3,938.58 / month

*Veterans rated 100% receive completely free VA health care and have priority access to all VA services. Veterans rated 70% or higher qualify for VA nursing home care.*

**Step 7 — Appeal If Necessary**

If your claim is denied or your rating seems too low, you have one year from the decision date to appeal. There are three appeal options:

- Supplemental Claim — submit new and relevant evidence not previously considered
- Higher-Level Review — request a senior VA reviewer to re-examine your existing claim
- Board of Veterans’ Appeals — appeal directly to the BVA for a formal hearing

*Consider working with a VA-accredited claims agent, Veterans Service Organization (VSO), or attorney when appealing. VSOs like the VFW, American Legion, and DAV provide free claims assistance.*

## Local Resources in Okaloosa County

Resource	Address / Contact	Services
Okaloosa County Veteran Services	1250 N. Eglin Pkwy, Shalimar (850) 651-7258	Free claims assistance, benefits counseling
Shalimar Vet Center	4 Shalimar Court, Shalimar (850) 651-1000	Readjustment counseling, benefits referrals
Eglin VA Clinic	100 Veterans Way, Eglin AFB, FL 32542, FL (850) 884-6280	VA health enrollment, benefits info
VA Benefits Hotline	1-800-827-1000	National VA benefits assistance line
VA Health Enrollment	1-877-222-8387	Form 10-10EZ enrollment assistance

## How Your VA Rating Impacts Home Care Benefits

Understanding your VA rating helps identify which programs you qualify for — and Always Best Care Shalimar can help navigate all of them:

VA Rating	Key Benefits Unlocked
Any rating (enrolled)	VA Community Care Network (CCN) Home Health Aide services if clinical need exists
Any rating + wartime service	May qualify for Aid & Attendance pension (income/asset limits apply)
30%+	Additional compensation for dependents (spouse, children)
70%+	Priority access to VA nursing home care
100%	Completely free VA health care, Chapter 35 education benefits for dependents

### We're Here to Help — Every Step of the Way

*As a disabled veteran myself, I know how overwhelming the VA system can feel. Always Best Care Shalimar is committed to helping every veteran and family in Okaloosa County understand and access their earned benefits — from first enrollment through ongoing in-home care.*

 **Contact Always Best Care Shalimar for a free, no-obligation consultation at [\(850\)797-8710](tel:8507978710) or [Shalimar@abc-seniors.com](mailto:Shalimar@abc-seniors.com)**