Military Veterans, VA, Medicare & Social Security

BY BY RUSSELL GLOOR
ASSOCIATION OF MATURE AMERICAN CITIZENS

It's hard to find someone who doesn't personally know, or is related to, a veteran of the U.S. Military. By some calculations, there are as many as 18 million living veterans, or about 6% of the U.S. population. And we owe a lot to these heroes, as well as to all those now on active military duty, for the many freedoms we enjoy because of their sacrifice for our country.

But many veterans just "do their time" and are not aware of the benefits they have earned. Nearly half of all living veterans are age 65 or older, and it is to those older veterans that this article is directed to help navigate the services and benefits they may have earned by serving our country, and how (or if) their normal Social Security and Medicare benefits are affected by that service.

FOR CAREER MILITARY RETIREES

Military career veterans and retirees are usually covered by the Dept. of Defense (DOD) "TriCare-for-Life" (TFL) program – a special healthcare program viewed as "Medicare wraparound," providing coverage through the DOD's Defense Health Agency (not through private insurance providers).

TFL functions like a traditional "Medicare Supplement" plan. You cannot be in the TriCare-for-Life program unless you are also enrolled in Medicare Part A and Part B. Medicare will act as the primary payor of your healthcare expenses and TFL will act as secondary payor. TFL usually covers all healthcare expenses that Medicare does not. For this reason, regular Veteran Affairs (VA) healthcare services are not often used by veterans enrolled in TFL and Medicare.

FOR VETERANS WHO DIDN'T MAKE THE MILITARY A CAREER

About 9 million other non-career veterans are enrolled in the U.S Department of Veterans Affairs (VA) Healthcare System, about 2/3 of whom (e.g., about 6 million) actively use the VA for healthcare services each year. The VA provides services through about 170 nationwide full service healthcare facilities and nearly 1200 outpatient clinics.

However, reviewing the above numbers suggests that many veterans are not enrolled in the VA healthcare program, either because they are ineligible, or because they lack knowledge about their eligibility (see this).

COORDINATING VA BENEFITS AND MEDICARE

One of the questions we are frequently asked is "why should I take Medicare if all my healthcare needs are provided by the VA?" An excellent question, and we always ask the veteran to consider this: most of those who use VA healthcare services also receive Social Security benefits, and many are also enrolled in Medicare. So, it's important to understand how these important federal benefit programs interact with the services available through the VA.

TWO SEPARATE HEALTHCARE PROGRAMS

The VA and Medicare programs are two separate and independent healthcare systems, and they do not interact with each other – that is, one does not act as primary payor with the other acting as secondary payor. Each program provides its own benefits independently (they don't share payment responsibility).

VA and Medicare benefits can co-exist for a veteran who is eligible for both, but the veteran would need to choose which healthcare system they want to use for each healthcare need. For example, a veteran might choose to use the VA for some healthcare needs (e.g., audiology (hearing aids), optometry (eyeglass) services, etc.) but use Medicare for most other healthcare needs. So having both VA healthcare and Medicare becomes a matter of convenience, allowing the veteran to use whichever healthcare program that is best for them personally.

CAN A VETERAN DECLINE MEDICARE?

Some veterans may want to rely wholly on the VA for their healthcare needs. In the end, if the veteran is completely comfortable that the VA can (and will) handle 100% of their healthcare needs, there is no need to enroll in Medicare Part B (coverage for outpatient healthcare) or Medicare Part D (prescription drug coverage). However, VA services are not always geographically convenient, so many veterans choose to participate in both the VA healthcare program and Medicare.

Doing so provides the veteran with the option to select a provider or medical specialist who can best serve their individual healthcare needs anywhere they happen to be. Almost all healthcare providers everywhere accept Medicare, while VA services are only available at VA facilities or from specific "community care" providers (to whom the VA has given prior authority to treat the veteran). Thus, if convenience is important and is financially feasible, we usually encourage the veteran to enroll in both programs.

COST CONSIDERATIONS

Of course, the issue of program cost is always a consideration. VA healthcare is largely either free or very inexpensive for those who are eligible and enrolled, but there is a monthly premium associated with Medicare Part B and Part D. The Medicare Part B premium ($202.90 in 2026) is usually paid monthly from the veteran's Social Security benefit (or quarterly if the veteran is not yet receiving Social Security).

Medicare Part D prescription drug plans are offered by private insurers, whereas the VA provides prescription drugs to enrolled veterans at little or no cost. But for those in the VA program, prescription drugs must be ordered by a VA doctor. The VA will not fill prescriptions from outside (e.g., non-VA) providers. So, once again, it is an individual choice the veteran must make.

DO VETERANS GET "SPECIAL" SOCIAL SECURITY CREDITS?

Veterans also sometimes believe that their military service may provide them with a higher Social Security benefit simply because they have served our country. This belief is often fueled by "internet jockeys" and scammers who troll for unsuspecting older veterans by asking "did you get all your special extra credit for your military service?" This causes many veterans to think they may not have gotten all the Social Security they are due, hoping for a raise in their monthly benefit.

Actually, Social Security does provide "special extra credit" for military service, but it does not result in a higher SS benefit simply because the veteran served. Rather, it provides extra earnings credit for military pay during the time spent in the military. That extra military pay credit may, or may not, affect the veteran's Social Security benefit, depending on their post-military lifetime earnings record.

Social Security only uses the highest earning 35 years over one's lifetime to calculate SS benefits, and (except for career military retirees) lifetime earnings in the private sector usually eclipse the person's military earnings. And there are also other factors which influence who can receive the "special extra credit for military service:"

No extra credit is provided for those who served after 2001.

For those who served between 1957 and 2001, the veteran can receive up to $1,200 per year added to their military pay record for SS benefit purposes.

Veterans who served before 1957 get $160 earnings credit for each active duty month served added to their military pay record for SS purposes.

Social Security FICA tax has been withheld from military pay since 1957, and Social Security began automatically including military service data from SS applicants since 1968. Any veteran who served after 1967 automatically had the "special extra earnings" applied to their lifetime earnings record if they were eligible.

Those who served prior to 1968 would have needed to provide SSA with a copy of their DD-214 (military discharge papers) to receive the extra earnings credit for military service. Additional information about the Social Security "Special Extra Credit for Military Service" can also be found in this previous AMAC Foundation article.

VA DISABILITY VS. SOCIAL SECURITY DISABILITY

Finally, a word about VA disability ratings and Social Security Disability Insurance (SSDI) benefits. These are two entirely separate disability programs, and receiving benefits in one program does not automatically entitle you to benefits in the other.

The VA has its own criteria for assessing disability and assigning disability ratings, and the Social Security Administration has an entirely different set of criteria for disability benefits. Here at the AMAC Foundation, we often get SSDI questions from those with a VA disability rating between 30% and 100%.

While the VA offers partial disability ratings and services, the Social Security Administration does not. To be eligible for Social Security Disability Insurance benefits, you must be unable to perform "substantial gainful activity" (work) and that condition must be predicted to last for at least one year before any disability benefits will be granted.

FINDING OUT MORE

If you have any questions about how your VA benefits interact with either Medicare or Social Security, help is just a phone call or an email exchange away. You can contact the AMAC Foundation's Social Security Advisory Service by calling 1.888.750.2622 or ask your question(s) via email to SSadvisor@amacfoundation.org. All our services are free and are without obligation because we are a non-profit corporation.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (https://amacfoundation.org/services/) or email us at ssadvisor@amacfoundation.org. Because we are a non-profit organization, our services are free.

Treasurer Metcalf Reveals Spooky Side of Unclaimed Property

BY MARK H. METCALF

This Halloween, Kentucky State Treasurer Mark H. Metcalf is highlighting some of the unusual discoveries made by the Kentucky State Treasury.

From forgotten family heirlooms to personal items like teeth, hair, and even socks, the Treasury encounters more than just money. Some discoveries are especially sensitive, including cremated human remains found in abandoned safe deposit boxes. When human remains are discovered, the Treasury works respectfully to identify and locate the family members.

"Some of the items we encounter may surprise people, but our mission is simple: return property to its rightful owners," said Treasurer Metcalf. "Whether it's forgotten money or a treasured family keepsake, every item has a story."

While some discoveries may be unexpected, searching for unclaimed property doesn't have to be scary.

"This Halloween, don't let your unclaimed property haunt you," Metcalf added. "Take a few minutes to search. You never know what you might find!"

Kentuckians can search for unclaimed property free of charge at treasury.ky.gov

HAYHOE

FROM PAGE B1

After Sadie lifted well over her body weight in both categories, the oldest of the competing Hayhoes followed up.

Going to work in the junior category of 18-19, Asher weighed in at 85 kg for the tournament. Similar to his sister, the older Hayhoe lifted well above his weight class to break multiple state records. Coming in with lifts of 130 kg and 155 kg, Asher dominated in the snatch and clean and jerk, respectively. Rounding out the family, Asher also earned a best lifter award.

With the guidance of the siblings' coach and mother, Tami Hayhoe, alongside support from Dylan Scott and Abigail Ibanez Guerrero, the Hayhoe family wraps up another excellent performance. The coach attributes the siblings' success to "a tremendous amount of dedication and hard work." She also believes that their commitment to their craft and one another drives their outstanding progress thus far.

With the approach of the Arnold Sports Festival in early 2027, the family once again prepares to boast an outstanding showing. Following their success at the competition last year, the siblings' mother expressed her pride, noting their "achievements are a testament to the discipline, perseverance and family support required to excel in Olympic weightlifting."

The Hayhoe family looks forward to continuing their bright Olympic weightlifting careers.



Photo submitted

Violet Hayhoe competes in the 12-year-old age group at the Tennessee-Kentucky WSO Championships.



Photo submitted

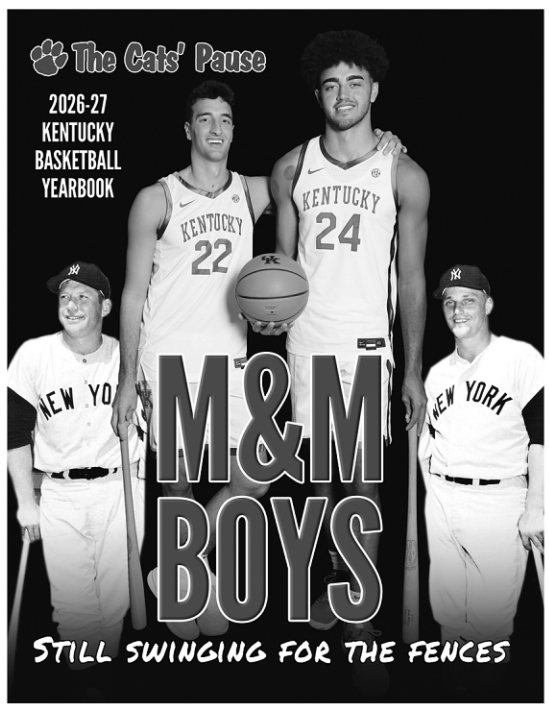
Sadie Hayhoe competes in the 17 and under division year-old at the Tennessee-Kentucky WSO Championships.



Asher Hayhoe competes at the Tennessee-Kentucky WSO Championships.

Photo submitted

2026-27 KENTUCKY BASKETBALL YEARBOOK



Excitement has never been higher for a new Kentucky basketball season and The Cats' Pause is here to get the party started with our 47th annual Kentucky Basketball Yearbook! Inside you will find:

- Moreno's return to Kentucky
- Momcilovic, a "relationship guy"
- Brotherly Love, Hawthorne boys
- Profiles of all 14 UK players
- Previewing 16-team SEC race
- Previewing non-conference slate
- Recruiting next generation of Cats
- State Schools season preview
- Boys High School preview
- Girls High School preview
- Extensive Q&A with Kenny Brooks
- Women's basketball player profiles

ORDER TODAY by visiting SHOPCatsPause.com
or telephone 800.641.3302 or scan the QR code

$17.95+ $8 priority mail delivery