



DEPARTMENT OF VETERANS AFFAIRS

November 24, 2014

In reply, refer to:
314/AG
File Number: 595148682

Dear :

We made a decision on your claim for benefits.

This letter tells you about your entitlement amount, payment start date, and what we decided. It includes the evidence used and reasons for our decision. We have also included information about what to do if you disagree with our decision and who to contact if you have questions or need assistance.

Payment Summary

Your monthly entitlement amount is shown below:

Monthly Entitlement Amount	Payment Start Date	Reason
\$888.00	Apr 1, 2013	Compensation Rating Adjustment
\$901.83	Dec 1, 2013	Cost of Living Adjustment
\$901.15	Jan 1, 2014	Cost of Living Adjustment
\$917.13	Dec 1, 2014	Cost of Living Adjustment

We are currently paying you as a Veteran with one dependent. *Let us know right away if there is any change in the status of your dependents.*

You Can Expect Payment

Generally, payments begin the first day of the month following the effective date. When applicable, a retroactive payment, minus any withholdings, will be issued. Thereafter, payment will be made at the beginning of each month for the prior month. For example, benefits due for May are paid on or about June 1.

Your payment will be directed to the financial institution and account number that you specified. To confirm when your payment was deposited, please contact your financial institution.

*If this account is no longer open,
please notify us immediately.*

What We Decided

We made the following decision(s) regarding your claimed issue(s):

Issue/Contention	Percent (%) Assigned	Effective Date
sinusitis	10%	Mar 20, 2013
Explanation		
<ul style="list-style-type: none"> We have assigned a 10 percent evaluation for your sinusitis based on: • Three to six non-incapacitating episodes per year of sinusitis characterized by: • Tenderness • Pain • Headaches . A higher evaluation of 30 percent is not warranted unless the evidence shows: • More than six non-incapacitating episodes per year of sinusitis characterized by headaches, pain, and purulent discharge or crusting; or, • Three or more incapacitating episodes per year of sinusitis requiring prolonged (lasting four to six weeks) antibiotic treatment. 		

Issue/Contention	Old Percentage (%) Assigned	New Percentage (%) Assigned	Effective Date
allergic rhinitis	0%	0%	Jan 3, 2011
allergic rhinitis	0%	10%	Mar 12, 2013
Explanation			
<ul style="list-style-type: none"> We have assigned a 10 percent evaluation for your allergic rhinitis (claimed as SAR and severe acute respiratory disorder) based on: • Rhinitis without polyps, but with greater than 50 percent obstruction of both nasal passages . A higher evaluation of 30 percent is not warranted unless the evidence shows: • rhinitis with polyps. 			

Issue/Contention	Percent (%) Continued
costochondritis with typical chest pain	0%
Explanation	
<ul style="list-style-type: none"> The evaluation of costochondritis with typical chest pain is continued as 0 percent disabling. 	

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- A noncompensable evaluation is assigned unless one rib has been removed or two or more ribs have been resected without regeneration.

Issue/Contention
obstructive sleep apnea
Explanation
<ul style="list-style-type: none"> • Service connection for obstructive sleep apnea is denied since this condition neither occurred in nor was caused by service.

Your overall or combined rating is:

Combined Rating	Effective Date
30%	Jan 03, 2011
40%	Mar 12, 2013
50%	Mar 20, 2013

Note: The percentages assigned for each of your conditions may not always add up to your combined rating evaluation. We do not add the individual percentages of each condition to determine your combined rating. Instead, we use a combined rating table that considers the effect from the most serious to the least serious conditions.

Are You Entitled to Additional Benefits?

Did you know you may be eligible for a VA guaranteed mortgage with no down payment (potentially exempt from a funding fee depending on your rating)? For more information about this benefit, or to determine and print your Loan Guaranty Certificate of Eligibility, please visit the eBenefits website at <http://www.ebenefits.va.gov>.

If you served overseas in support of a combat operation you may be eligible for mental health counseling at no cost to you at the Veteran's Resource Center. For more information on this benefit please visit <https://www.myhealth.va.gov/mhv-portal-web/>.

The VA provides Blind Rehabilitation services to eligible blind, low vision, or visually impaired Veterans to help them regain their independence and quality of life. The veteran's blindness, low vision, or vision impairment does NOT have to be related or caused by military service. If you need help with your vision loss, please contact your nearest Visual Impairment Services Team Coordinator (VIST) at the eye clinic at your nearest VA Medical Center. For more information, go to www.va.gov/blindrehab/.

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You may be eligible for medical care by the VA health care system for any service-connected disability. You may apply for medical care or treatment at the nearest medical facility. If you apply in person, present a copy of this letter to the Patient Registration/Eligibility Section. If you apply by writing a letter, include your VA file number and a copy of this letter.

If you receive care at a VA medical facility, **please call our Health Benefits Call Center at 1-877-222-VETS (8387) or notify your local VA Medical Center** of this change in your compensation benefits. This may reduce or eliminate your co-payments for your VA-provided medical care. You may also be eligible for a refund based on this decision. Information regarding VA health care eligibility and co-payments is available at our website <http://www.va.gov/healtheligibility>.

You may be eligible for a clothing allowance or more than one clothing allowance because of your service-connected disability(ies). If you would like to apply for this benefit, please call us at 1-800-827-1000 or download VA Form 10-8678, *Application for Annual Clothing Allowance*, at <http://www.va.gov/vaforms>.

You should contact your state office of Veterans' affairs for information on any tax, license, or fee-related benefits for which you may be eligible as a Veteran (or surviving dependent of a Veteran). State offices of Veterans' affairs are available at <http://www.va.gov/statedva.htm>.

Some Veterans may be entitled to VA dental treatment. For additional information, contact your nearest VA Medical Center or outpatient clinic.

A monthly educational assistance allowance is payable to certain Veterans. If you need help with your VA education benefits, you can call toll-free 1-888-442-4551 or visit the VA national education website at <http://www.gibill.va.gov>.

You may be eligible for reimbursement for beneficial travel mileage for previous VA medical appointments due to your newly granted service-connected conditions. You must make a request for such reimbursement **within 30 days of this letter** by contacting the Enrollment office at your Medical Center and providing a copy of this letter.

You may be eligible for VA life insurance benefits. Call the Insurance toll free number, 1-800-669-8477, or visit the Insurance website, <http://www.insurance.va.gov>, for further information.

You may be able to receive vocational rehabilitation employment services. For more information on this benefit please visit <http://www.vba.va.gov/bln/vre/> or call us at 1-800-827-1000.

Your combined evaluation is 30 percent or more disabling; therefore, you may be eligible for additional benefits based on dependency. We may be able to pay you retroactive benefits

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for your dependents if you submit your dependency claim within a year from the date of this letter. If you wish to notify us of your dependents, please do so through eBenefits, an electronic resource in a self-service environment. Use of these resources often helps us serve you faster! Just visit www.eBenefits.va.gov to enroll and submit your dependency information.

Conditions That Affect Your Right to Payments

Your award of disability compensation is subject to future adjustment upon receipt of evidence showing any change in the degree of disability.

Your payments may also be affected by any of the following circumstances which you must promptly call to our attention.

- Reentrance into active service.
- Receipt of uniformed service retirement pay, unless your retirement pay has been reduced because of award of disability compensation.
- Receipt of benefits from the Office of Federal Employees Compensation.
- Receipt of active duty or drill pay as a reservist or member of the Federally recognized National Guard.

If you have a disability rating of 30% or more, you must promptly advise us of any change in the status of your dependents.

If your award includes special monthly compensation due to the need for aid and attendance, this additional allowance is generally subject to reduction from the first day of the second calendar month of admission to hospitalization, nursing home or domiciliary care at VA expense.

Benefits will be reduced upon incarceration in a Federal, State, or local penal institution in excess of 60 days for conviction of a felony. The amount not payable may be apportioned to a spouse, dependent children or parents.

Monthly payments of your award may be stopped if you fail to furnish evidence as requested, fail to cooperate or submit to a VA examination when requested, or if you furnish VA, or cause to be furnished, any false or fraudulent evidence. Information submitted is subject to verification through computer matching programs with other agencies.

The law provides severe penalties, which include fine, imprisonment, or both, for the fraudulent acceptance of any payment to which you are not entitled.

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Note: Compensation payments are ex With certain exceptions, the payments are not assignable and are not subject to attachment, levy, or seizure except as to claims of the United States.

IMPORTANT

Please notify VA *immediately* if there is a change in any condition affecting your right to continued payments. Failure to notify us of these changes immediately may result in a debt that you will have to repay.

Evidence Considered

In making our decision, we considered:

- VA Form 21-4138, Statement in Support of Claim, received March 20, 2013
- Veterans Claims Assistance Act (VCAA) Letter, dated September 30, 2014
- Sinusitis, Rhinitis and Other Conditions of the Nose, Throat, Larynx and Pharynx Disability Benefits Questionnaire (DBQ), Sleep Apnea DBQ, Muscle Injuries DBQ, and two (2) Medical Opinion DBQs, completed by QTC Medical Services on October 31, 2014, received November 21, 2014
- Sinusitis Disability Benefits Questionnaire (DBQ), completed by Dr. Craig Nichols Bash on March 12, 2013, received March 20, 2013
- Independent Medical Expert (IME) Nexous Opinion dated March 1, 2013, completed by Dr. Craig N. Bash, Neuro-Radiology, with attached resume and qualifications, received March 20, 2013
- Army medical treatment records for the period of August 2000 to October 2006
- Sleep Apnea Disability Benefits Questionnaire (DBQ), completed by Dr. Craig Nichols Bash on February 28, 2013, received March 20, 2013
- VA letter concerning your claim, dated October 8, 2014
- Non-Degenerative arthritis and dysbaric osteonecrosis Disability Benefits Questionnaire (DBQ), completed by Dr. Craig Nichols Bash on February 28, 2013, received March 20, 2013
- Private treatment records, Kaiser Permanente, dated October 2012 to January 30, 2013, with attached photographs/X-rays, received March 20, 2013

What You Should Do If You Disagree With Our Decision

If you do not agree with our decision, please download and complete VA Form 21-0958, *Notice of Disagreement*. You can download the form at <http://www.va.gov/vaforms> or you can call us at 1-800-827-1000. You have *one year from the date of this letter to appeal the decision*. The enclosed VA Form 4107, "*Your Rights to Appeal Our Decision*," explains your right to appeal.

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What is eBenefits?

eBenefits provides electronic resources in a self-service environment to Servicemembers, Veterans, and their families. Use of these resources often helps us serve you faster! Through the eBenefits website you can:

- Submit claims for benefits and/or upload documents directly to the VA
- Request to add or change your dependents
- Update your contact and direct deposit information and view payment history
- Request a Veterans Service Officer to represent you
- Track the status of your claim or appeal
- Obtain verification of military service, civil service preference, or VA benefits
- And much more!

Enrolling in eBenefits is easy. Just visit www.eBenefits.va.gov for more information. If you submit a claim in the future, consider filing through eBenefits. Filing electronically, especially if you participate in our fully developed claim program, may result in a faster decision than if you submit your claim through the mail.

If You Have Questions or Need Assistance

If you have any questions or need assistance with this claim, you may contact us by telephone, e-mail, or letter.

If you	Here is what to do.
Telephone	Call us at 1-800-827-1000. If you use a Telecommunications Device for the Deaf (TDD), the Federal number is 711.
Use the Internet	Send electronic inquiries through the Internet at https://iris.va.gov .
Write	VA now uses a centralized mail system. For all written communications, put your full name and VA file number on the letter. Please mail or fax all written correspondence to the appropriate address listed on the attached <i>Where to Send Your Written Correspondence</i> chart, below.

In all cases, be sure to refer to your VA file number 595148682.

If you are looking for general information about benefits and eligibility, you should visit our web site at <http://www.va.gov>, or search the Frequently Asked Questions (FAQs) at <http://iris.va.gov>.

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We sent a copy of this letter to DISABLED AMERICAN VETERANS, who you have appointed as your representative. If you have questions or need assistance, you can also contact your representative.

Thank you for your service,

Regional Office Director

Enclosure(s): VA Form 4107
 Where to Send Your Written Correspondence

cc: DISABLED AMERICAN VETERANS