VA BENEFITS EDUCATION

Understanding benefits after P&T

Rating terminology and an overview of related family benefits.

Permanent and total
P&T refers to a total disability that VA considers reasonably certain to continue throughout the person's life. Total disability and permanence are separate concepts in 38 CFR 3.340. [1]

Three terms with different meanings

Term	Meaning in this guide
100% schedular	A total evaluation under the VA rating schedule, including a qualifying combination of disabilities. Permanence is a separate determination. [1]
TDIU	Total disability based on individual unemployability. VA regulations also provide for total compensation based on unemployability. Employment-related questions depend on those specific rules. [1]
P&T	A finding about both total disability and its expected duration. A total rating may be permanent or temporary. [1]

Why other programs appear in discussions of P&T

Some family programs recognize a Veteran's service-connected P&T disability as a qualifying circumstance. Each program also has its own rules about the family member and the benefit provided. [2, 3]

A rating describes the Veteran's disability status. A family healthcare program, an education benefit, and a survivor payment serve different purposes. Their requirements are explained in separate VA publications. [2, 3, 5]

This guide provides general education about those distinctions. Individual entitlement is determined under the applicable program rules.

PROGRAM OVERVIEW

Related benefits, different purposes

The following examples summarize selected federal programs.

CHAMPVA - healthcare for qualifying family members

CHAMPVA shares the cost of covered care for eligible beneficiaries. One qualifying circumstance is being the spouse or dependent child of a Veteran with a service-connected P&T disability. Eligibility for TRICARE excludes CHAMPVA eligibility. Medicare and dependent-age rules also affect coverage. [2]

DEA / Chapter 35 - education and training

DEA provides education or training assistance to eligible spouses and children. A Veteran's service-connected P&T disability is one qualifying circumstance. The applicant's eligibility and the program's time rules also matter. [3]

VA dental care - a benefit with eligibility classes

VA dental eligibility uses several classes. Class IV includes qualifying Veterans with service-connected disabilities rated 100%, and Veterans paid at the 100% rate because of individual unemployability. A temporary 100% rating, by itself, does not qualify under this class. Other dental eligibility classes also exist. [4]

DIC - a separate survivor benefit

DIC has its own survivor and qualifying-death rules, including certain duration-based provisions. A P&T determination alone does not establish a survivor's entitlement to DIC. [5]

Official references

[1] **38 CFR 3.340 - total and permanent ratings**

[2] **VA CHAMPVA program overview**

[3] **VA Chapter 35 / DEA program overview**

[4] **VA dental care eligibility**

[5] **VA DIC program overview**

Reference titles are linked to the official publications. Source review date is shown in the footer.