

Special Monthly Compensation



LEGAL HELP FOR VETERANS, PLLC

About the Firm: Fighting Exclusively for Veterans' Rights

Legal Help For Veterans, PLLC is a law firm dedicated to assisting our Nation's veterans receive the veterans disability compensation to which they are entitled based on their service to the country.

The law firm has been assisting veterans since 1998. Our legal staff has decades of experience in dealing with medical disability matters and employs a network of medical specialists many former military physicians, who can ensure your claim has the best likelihood of success. Our staff includes former officers and enlisted personnel, health care professionals, and dedicated individuals.

We have an acclaimed national practice representing veterans from across the country. This representation occurs at the United States Court of Appeals for Veteran Claims, the Board of Veteran Appeals, and the regional offices throughout the country.

Over the years, Legal Help For Veterans has become a trusted name in the legal community for providing services to veterans. Our lawyers are regularly asked by law schools, bar associations, and veterans' service organizations to lecture and train others to practice in this area.



Brigadier General

Carol Ann Fausone (ret.)

Brigadier General Carol Ann Fausone (ret.) served for over 36 years with the U.S. Air Force and Michigan National Guard. As a nurse, her duty assignments took her around the country, and the world, assisting commanders with troop readiness.

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What is VA Special Monthly Compensation (SMC)?

Special Monthly Compensation (SMC) is designed for veterans who face severe and unique challenges due to service-connected conditions that need extra financial support above and beyond regular VA disability compensation.

Its primary purpose is to compensate for extra care and assistance that might be necessary for some veterans who sustained significant disabilities during their military service.

You might be eligible for SMC benefits.



What Qualifies as VA Special Monthly Compensation?

- There are multiple types of special monthly compensation, each designed to help veterans with specific disabilities. Whether you may need more help at home, have lost the use of a limb or face other significant challenges that impact your daily life, understanding what is available to you can help you get the support you need.
- Common disabilities that may qualify:
 - Service-connected disability rated at 100% or housebound
 - Deafness of both ears
 - Loss of sight of an eye
 - Inability to speak
 - Loss or loss of use of a hand or foot
 - Immobility of a joint or paralysis
 - Service-connected paraplegia with a complete loss of bowel and bladder control
 - Complete loss of both buttocks
 - Loss or loss of use of a reproductive organ



qualify

Special Monthly Compensation Chart

KEY ↑ : Standard ✖ : Loss of Use --- : Amputation [Braille] : Blindness [Bed] : Prosthetic

Level K					
Level K is paid in addition to your monthly disability compensation					
Amputation of one hand	Amputation of one foot	Loss of one of one foot	Loss of one of one hand	Physical loss of one eye	
Blindness in one eye to such a degree that the individual only has the ability to perceive light or loss	Physical loss or loss of use of a creative organ (including female dysfunction, testicles, uterus, ovaries)	Inability to speak without the help of a prosthesis	Complete deafness in both ears	Loss of use of both buttocks	Loss of 25% or more of breast tissue in one or both breasts, or other radiation treatment to the breast tissue

* Levels L-O: The combined compensation rate of Level K+ Level L/M/N/O cannot go beyond the amount given under Level O.

* Level R: The combined compensation rate of Level K+ Level R cannot go beyond the highest amount given for level R1 AND the condition that qualifies you for Level R cannot be the same condition that qualifies you for level R.

LEVEL	Icon 1	Icon 2	Icon 3	Icon 4	Icon 5	Icon 6	Icon 7	Icon 8	Icon 9
LEVEL L									
LEVEL M									
LEVEL N									
LEVEL O									

Level S	
	<p>100% AND 60%</p> <p>Completely and permanently housebound. This means that you cannot leave your house, or hospital ward, or care facility or all, and this is expected to be the case for the rest of your life.</p> <p>You have at least one condition permanently rated 100% disabling AND another, service-connected condition(s) rated at least 60% disabling.</p>
Level R	<p>In order to receive compensation under level R (Aid and Attendance) you must qualify under Level O or Levels N 1/2 and K together</p> <p>AND</p> <p>Require the help of another person for everyday aid and attendance to perform tasks such as:</p> <ul style="list-style-type: none"> Dressing and Undressing Eating Grooming Adjusting prosthetic or orthopedic device
Level R1	<p>Aid and attendance needed can be performed by a non-professional, like a family member or friend</p>
LEVEL R2	<p>Aid and attendance is required from a licensed medical professional</p>
LEVEL T	<p> Regular aid and attendance for residuals of a Traumatic Brain Injury (TBI)</p> <p> Not eligible for a higher level of aid and attendance under SMC Level R2</p> <p> Without in-home aid and attendance, hospitalization, nursing home, or institutional care is needed</p>

<https://www.va.gov/disability/compensation-rates/special-monthly-compensation-rates/>

SMC-K (Special K)

There are a variety of different types of SMC (SMC-K through SMC-T), that focus on specific types of disabilities.

KEY									
	: Standard		: Loss of Use		: Amputation		: Blindness		: Prosthetic
Level K									
Level K is paid in addition to your monthly disability compensation									
									
Amputation of one hand	Amputation of one foot	Loss of use of one foot	Loss of use of one hand	Physical loss of one eye					
									
Total blindness in one eye to such a degree that the individual only has the ability to perceive light or less	Physical loss or loss of use of a creative organ (Including erectile dysfunction, testicles, uterus, ovaries)	Inability to speak without the help of a prosthesis	Complete deafness in both ears	Loss of use of both buttocks	Loss of 25% or more of breast tissue in one or both breasts, or after radiation treatment to the breast tissues				

SMC-K, also known as “Special K” is designed for veterans who have lost, or lost the use of, specific body parts or body functions, due to a service-connected condition.

Eligibility: Veterans with service-connected disabilities such as the loss of a hand or a foot, loss of sight or hearing, loss of a reproductive organ or 25% or more of tissue from a single breast or both in combination, or are unable to speak.

Common examples of loss of use of a creative organ include:

- Erectile Dysfunction.
- Absence of the ovaries. If VA assesses entitlement to SMC(k), veteran receives an additional \$136.06 per month as of December 1, 2024. This amount is subject to occasional increase.

SMC-S (Housebound Benefits)

Level S	
	100% AND 60%
Completely and permanently housebound. This means that you cannot leave your house, or hospital ward, or care facility at all, and this is expected to be the case for the rest of your life	You have at least one condition permanently rated 100% disabling AND another, service-connected condition(s) rated at least 60% disabling

SMC-S is designed for veterans who are, in most cases, confined to their home due to service-connected disabilities. Veterans who are 100% or TDIU for one single condition and rated 60% for their other combined conditions are also eligible for SMC-S based on the severity of their conditions without being housebound.

SMC(s) is not an additional add on benefit—it replaces the monthly compensation as one lump sum. It can be assessed in one of two ways. The first way is that the veteran must be substantially confined to his or her house and for that to be expected to remain for a veteran's lifetime. This generally requires a statement from a veteran's physician. A veteran may also receive housebound SMC if he or she has one service-connected disability rated as total (100 percent or receives TDIU based on one disability) and additional disabilities that add up to 60 percent or more.

SMC-S (Payments)

- SMC-S is not added on top of your standard VA disability payments, it replaces your usual monthly compensation when it is awarded.
- Some other types of VA benefits are added on top of regular compensation, but SMC-S does not work the same way. When the VA approves you for SMC-S, they will stop paying your standard monthly disability rate and begin paying the higher SMC-S rate.
- The higher SMC-S rate reflects that the VA recognizes that your situation involves more serious limitations than those covered by the basic disability rating schedule. It is designed to provide additional support because your needs are greater due to housebound status or because of multiple severe service-connected disabilities.
- Your regular compensation and SMC-S will not be combined. However, you will receive more money each month than someone who is just rated at 100% under the basic VA schedule.



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SMC-L to O

• Levels L-O: The combined compensation rate of Level K+ Level L/M/N/O cannot go beyond the amount given under Level O

• Level R: The combined compensation rate of Level K + Level R cannot go beyond the highest amount given for Level R1 AND the condition that qualifies you for Level K cannot be the same condition that qualifies you for Level R

LEVEL L														
	Amputation of both feet (below the knee)	Loss of use of both feet (below the knee)	Amputation of one foot and loss of use of the other foot	Amputation of one hand and one foot	Amputation of one foot and loss of use of one hand	Amputation of one hand and loss of use of one foot	Blindness in both eyes (5/200 visual acuity)	Permanently Bedridden	In need of help from another person to assist with basic needs					
LEVEL M		OR			OR				OR					
	Amputation of or loss of use of both hands		Amputation of or loss of use of both legs or with complications preventing natural knee action with prosthesis		Amputation of or loss of use of one arm or with complications preventing natural elbow action with prosthesis		Amputation of or loss of use of one leg or with complications preventing natural knee action with prosthesis		Blindness in both eyes having only light perception or blindness in both eyes leaving the veteran in need of aid and attendance					
LEVEL N		OR			AND			OR						
	Amputation of or loss of use of both arms or with complications preventing natural elbow action with prosthesis.		Amputation of both legs so near the hip as to prevent use of a prosthetic		Amputation of one arm so near the shoulder as to prevent use of a prosthetic appliance and amputation of one leg so near the hip as to prevent use of a prosthetic		Amputation of both eyes or blindness without light perception in both eyes							
LEVEL O			AND			AND			AND				AND	
	Amputation of both arms so close to the shoulder that it is impossible to wear a prosthesis	Hearing loss in both ears (only one ear has to be caused by military service) that is rated 60% or more by the VASRD, and blindness in both eyes		Hearing loss in both ears (only one ear has to be caused by military service) that is rated 40% or more by the VASRD, and blindness in both eyes		Total deafness in one ear, and blindness in both eyes		Complete paralysis of both legs with the inability to control urination and defecation		Physical loss of both eyes and deafness in both ears				
Level O (Continued)		AND					AND			AND				
	Total blindness without the ability to see light and deafness in both ears		Loss of both eyes and amputation of one foot	Loss of both eyes and loss of use of one foot	Total blindness and amputation of one hand	Total blindness and loss of use of one foot	Loss of eyes and amputation of one hand	Loss of eyes and loss of use of one hand						

SMC-L to O

Special Monthly Compensation (SMC) categories L to O are designated for veterans with severe service-connected disabilities who require a greater amount of assistance with daily living due to the presence of more significant health conditions.

In VA Special Monthly Compensation (SMC), $1/2$ in an SMC level like L $1/2$, indicates an intermediate level of severity, falling between the base SMC-L level and a higher level. It signifies that a veteran qualifies for SMC-L based on specific disability combinations but also has additional, separate, and distinct disabilities that, when combined, warrant a higher level of compensation.

Here's a brief description of each category:

SMC-L: Limb loss or loss of use, like losing both feet for example, or a combination of severe disabilities, like blindness or becoming bedridden and requiring Aid and Attendance (A&A).

SMC-M: Extreme disabilities like the loss of both hands, or other severe disability combinations that impact mobility or daily life.

SMC-N: Severe conditions like loss of both arms near the shoulder, or similar type conditions/combination of conditions.

SMC-O: The highest level, typically for veterans with full paralysis or conditions that require significant amounts of care.

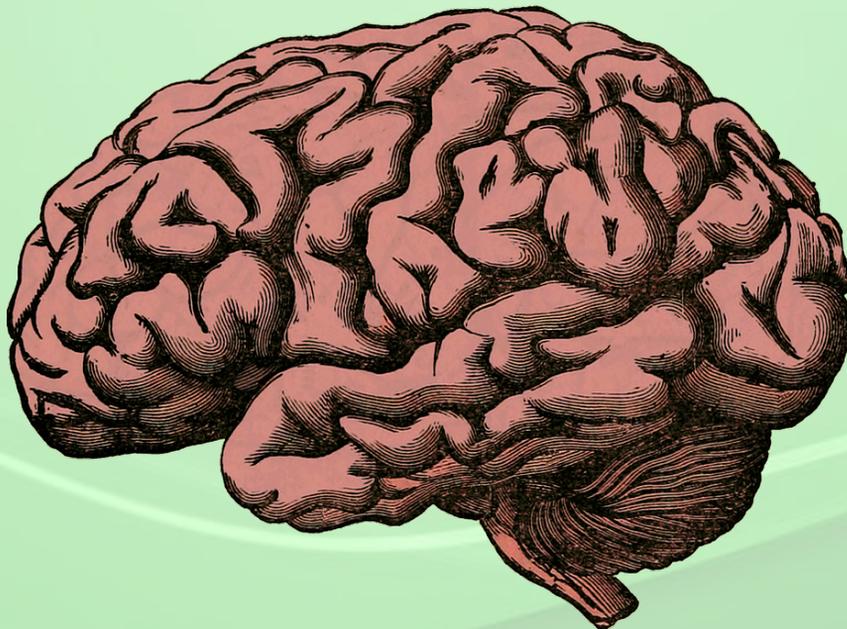
MC-R₁ and SMC-R₂ (Known as Aid and Attendance)

Level R1	 <p>Aid and attendance needed can be performed by a non-professional, like a family member or friend</p>
LEVEL R2	 <p>Aid and attendance is required from a licensed medical professional</p>

To provide additional compensation for veterans who need assistance with daily activities like bathing, dressing, eating or equipment use. Veterans who are service-connected with a severe disability and require day-to-day personal assistance, and need for a higher level of care by or under the supervision of a licensed healthcare professional, such as a physical therapist, LPN, CNA, MD, etc.

SMC-T (Traumatic Brain Injury)

Is meant for veterans who have been diagnosed with a Traumatic Brain Injury (TBI) with severe consequences or residual impacts. Sometimes additional care is needed and SMC-T is useful for providing extra financial support for these needs. SMC-T is for veterans who experienced a TBI and require an exceptional level of care, often to avoid being permanently hospitalized.



Examples for Levels L through O:

SMC levels are assigned based on very specific situations and combinations of situations to include:

- The amputation of one or more limbs or extremities
- The loss of use of one or more limbs or extremities (no effective function remaining)
- The physical loss of one or both eyes
- The loss of sight or total blindness in one or both eyes
- Being permanently bedridden (unable to get out of bed)
- Activities of Daily Living - needing daily help with basic needs (like eating, dressing, and bathing), also called "Aid and Attendance"



SMC-L

LEVEL L									
	Amputation of both feet (below the knee)	Loss of use of both feet (below the knee)	Amputation of one foot and loss of use of the other foot	Amputation of one hand and one foot	Amputation of one foot and loss of use of one hand	Amputation of one hand and loss of use of one foot	Blindness in both eyes (5/200 visual acuity)	Permanently Bedridden	In need of help from another person to assist with basic needs

Have a disability or situation listed in the SMC-L designation, and have one or more additional permanent disabilities rated as 50% or more disabling

- Have both feet amputated, or have one foot amputated
- Have lost the use of the other foot
- Have one hand and one foot amputated
- Have one foot amputated and lost the use of one hand
- Have one hand amputated and have lost the use of one foot
- Lost the use of both feet
- Lost the use of one hand and one foot
- Lost sight in both eyes (blindness)
- Permanently bedridden
- Need daily help with basic needs (like eating, dressing, and bathing)

SMC-L 1/2

- Have one foot and the other knee amputated
- Have one foot amputated and have lost the use of the other knee
- Have and one elbow amputated
- Have one foot amputated, and have lost the use of one elbow
- Have one knee and one hand amputated
- You've had one knee amputated, and have lost the use of one hand
- Lost the use of one foot, and have had the other knee amputated
- Lost the use of one foot, and have had one elbow amputated
- Lost the use of one foot and one elbow
- Lost the use of one knee, and have had one hand amputated
- Lost the use of one knee and one hand
- Have blindness in one eye and total blindness in the other eye with only the ability to perceive light
- Have blindness in both eyes, and have lost the use of one foot (rated as less than 50% disabling)
- Have blindness in both eyes, and have total deafness in one ear

SMC-M

LEVEL M	 OR 	 OR 	 OR 	 OR 	 OR 
	Amputation of or loss of use of both hands	Amputation of or loss of use of both legs or with complications preventing natural knee action with prosthesis	Amputation of or loss of use of one arm or with complications preventing natural elbow action with prosthesis	Amputation of or loss of use of one leg or with complications preventing natural knee action with prosthesis	Blindness in both eyes having only light perception or blindness in both eyes leaving the veteran in need of aid and attendance

- Have both hands amputated
- Have one hand amputated, and have lost the use of the other hand
- Have both knees amputated
- Have one elbow and one knee amputated
- Have one foot amputated, and have lost the use of one arm at the shoulder
- Have one foot amputated, and have had one leg amputated so close to the hip that you can't wear a prosthesis
- Have one foot amputated, and have had one arm amputated so close to the shoulder that you can't wear a prosthesis
- Have one hand amputated, and have had one leg amputated so close to the hip that you can't wear a prosthesis
- Lost the use of both hands
- Lost the use of both knees
- Lost the use of one elbow and one knee
- Lost the use of one foot and the use of one arm at the shoulder
- Lost the use of one foot, and have had one leg amputated so close to the hip that you can't wear a prosthesis
- Lost the use of one foot, and have had one arm amputated so close to the shoulder that you can't wear a prosthesis

SMC-M

LEVEL M	 OR 	 OR 	 OR 	 OR 	 OR 
	Amputation of or loss of use of both hands	Amputation of or loss of use of both legs or with complications preventing natural knee action with prosthesis	Amputation of or loss of use of one arm or with complications preventing natural elbow action with prosthesis	Amputation of or loss of use of one leg or with complications preventing natural knee action with prosthesis	Blindness in both eyes having only light perception or blindness in both eyes leaving the veteran in need of aid and attendance

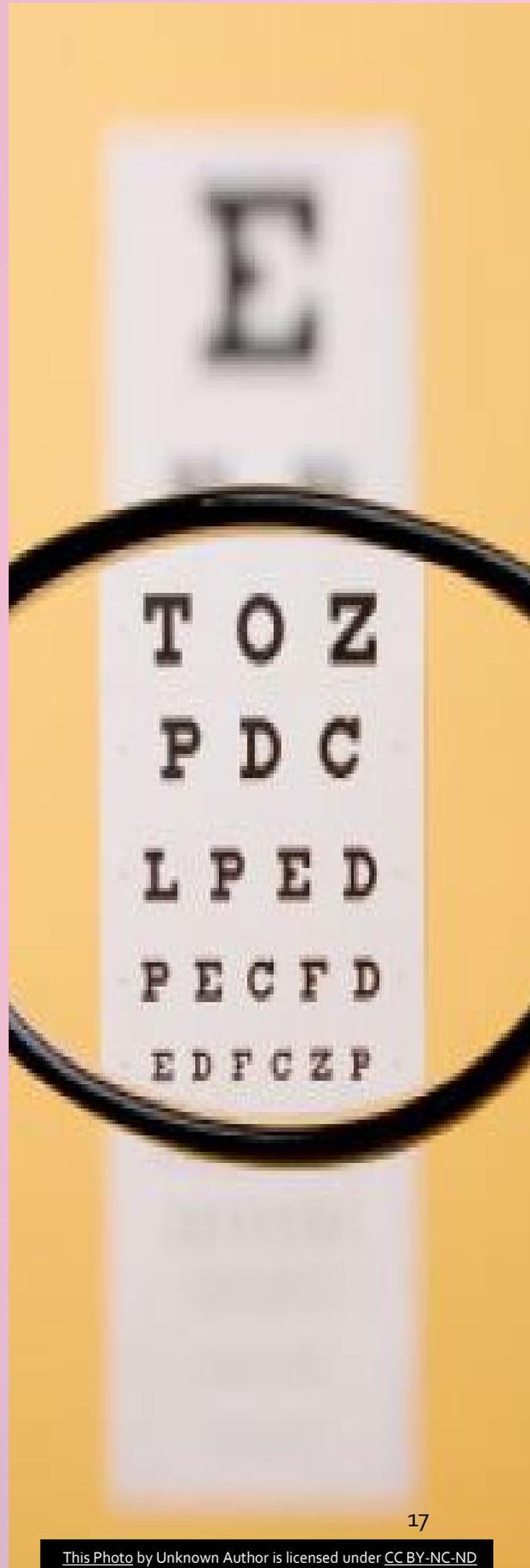
- Lost the use of one hand, and have had one leg amputated so close to the hip that you can't wear a prosthesis
- Have blindness in one eye and physically lost the other eye
- Have total blindness without the ability to perceive light in the other eye
- Have total blindness in the other eye with only the ability to perceive light, and have total deafness in one ear
- Have total blindness in the other eye with only the ability to perceive light, and have lost the use of one foot (rated as less than 50% disabling)
- Have blindness in both eyes that's considered total blindness, with only the ability to perceive light
- Have blindness in both eyes that requires you to have help with activities of daily living
- Have blindness in both eyes, and:
- Have deafness in both ears (rated as 30% or more disabling)
- Have one hand amputated
- Lost the use of one hand
- Have one foot amputated
- Lost the use of one foot (rated as 50% or more disabling)

SMC-M 1/2

- Have one knee amputated, and have had one leg amputated so close to the hip that you can't wear a prosthesis
- Have one knee amputated, and have had one arm amputated so close to the shoulder that you can't wear a prosthesis
- Have one elbow amputated, and have had one leg amputated so close to the hip that you can't wear a prosthesis
- Have one hand and one elbow amputated
- Have one hand amputated, and have lost the use of one elbow
- Lost the use of one knee, and have had one leg amputated so close to the hip that you can't wear a prosthesis
- Lost the use of one knee, and have had one arm amputated so close to the shoulder that you can't wear a prosthesis
- Lost the use of one elbow, and have had one leg amputated so close to the hip that you can't wear a prosthesis
- Lost of use of one hand, and have had one elbow amputated
- Lost the use of one hand and of one elbow
- Have total blindness with only the ability to perceive light:
- In one eye, and have physically lost the other eye
- In one eye, and have total blindness without the ability to perceive light in the other eye
- In both eyes, and have lost the use of one foot (rated as less than 50% disabling)
- Have blindness in one eye and physically lost the other eye, and have total deafness in one ear
- Have total blindness without the ability to perceive light in the other eye, and have total deafness in one ear\
- Have total blindness with only the ability to perceive light in the other eye, and have deafness in both ears (rated as 30% or more disabling)
- Have total blindness with only the ability to perceive light in the other eye, and have had one foot amputated

SMC-M 1/2

- Have total blindness with only the ability to perceive light in the other eye, and have lost the use of one foot (rated as 50% or more disabling)
- Have total blindness with only the ability to perceive light in the other eye, and have had one hand amputated
- Have total blindness with only the ability to perceive light in the other eye, and have lost the use of one hand
- Have blindness in both eyes and total deafness in one ear
- Have blindness in both eyes that requires you to have daily help with basic needs (like eating, bathing, and dressing), and have lost the use of one foot (rated as less than 50% disabling)
- Have a disability or situation listed in the SMC-M designation, and have one or more additional permanent disabilities rated as 50% or more disabling



SMC-N

LEVEL N	 OR 		 AND 	 OR 
	Amputation of or loss of use of both arms or with complications preventing natural elbow action with prosthesis	Amputation of both legs so near the hip as to prevent use of a prosthetic	Amputation of one arm so near the shoulder as to prevent use of a prosthetic appliance and amputation of one leg so near the hip as to prevent use of a prosthetic	Amputation of both eyes or blindness without light perception in both eyes

- Have both elbows amputated
- Have both legs amputated so close to the hip that you can't wear a prosthesis, or
- Have one arm and one leg amputated so close to the shoulder and hip that you can't wear a prosthesis on either
- Have one hand amputated and the other arm amputated so close to the shoulder that you can't wear a prosthesis
- Lost the use of both elbows
- Lost the use of one hand, and have had the other arm amputated so close to the shoulder that you can't wear a prosthesis
- Physically lost both eyes
- Have total blindness without the ability to perceive light
- Have total blindness with only the ability to perceive light in one eye, and: physically lost the other eye, have deafness in both ears (rated as 10% or 20% disabling)
- Have total blindness without the ability to perceive light in the other eye, and have deafness in both ears (rated as 10% or 20% disabling), or physically lost the other eye, and have lost the use of one foot (rated as less than 50% disabling)
- Have total blindness without the ability to perceive light in the other eye, and have lost the use of one foot (rated as less than 50% disabling)
- Have total blindness with only the ability to perceive light in both eyes
- Have deafness in both ears (rated as 30% or more disabling)
- Have one hand amputated
- Lost the use of one foot

SMC-N

- Lost the use of one hand
- Have one foot amputated
- Lost the use of one foot (rated as 50% or more disabling)
- Have blindness in one eye and physically lost the other eye, and have deafness in both ears (rated as 30% or more disabling)
- Have total blindness without the ability to perceive light in the other eye, and have deafness in both ears (rated as 30% or more disabling)
- Have blindness in both eyes that requires you to have daily help with basic needs (like dressing, eating, or bathing)
- Have deafness in both ears (rated as 30% or more disabling),
- Have one hand amputated
- Lost the use of one hand
- Have one foot amputated
- Lost the use of one foot (rated as 50% disabling)



SMC-N 1/2

- Have one elbow amputated, and have had one arm amputated so close to the shoulder that you can't wear a prosthesis
- Lost the use of one elbow, and have had one arm amputated so close to the shoulder that you can't wear a prosthesis
- Physically lost both eyes, and have lost the use of one foot (rated as less than 50% disabling)
- Have total blindness without the ability to see light, and have lost the use of one foot (rated as less than 50%)
- Have total blindness with only the ability to perceive light in one eye, have physically lost the other eye, and have deafness in both ears (rated as 30% or more disabling)
- Have one foot amputated,
- Lost the use of one foot (rated as 50% or more disabling)
- Have one hand amputated
- Lost the use of one hand
- Have total blindness with only the ability to perceive light in one eye and total blindness without the ability to perceive light in the other eye
- Have deafness in both ears (rated as 30% or more disabling)
- Have one foot amputated
- Lost the use of one foot (rated as 50% or more disabling)
- Have one hand amputated
- Lost the use of one hand
- Have a disability or situation listed in the SMC-N designation, and have one or more additional permanent disabilities rated as 50% or more disabling

SMC-O

LEVEL O	 Amputation of both arms so close to the shoulder that it is impossible to wear a prosthesis	 Hearing loss in both ears (only one ear has to be caused by military service) that is rated 60% or more by the VASRD, and blindness in both eyes	 Hearing loss in both ears (only one ear has to be caused by military service) that is rated 40% or more by the VASRD, and blindness in both eyes	 Total deafness in one ear, and blindness in both eyes	 Complete paralysis of both legs with the inability to control urination and defecation	 Physical loss of both eyes and deafness in both ears	
Level O (Continued)	 Total blindness without the ability to see light and	 Loss of both eyes and amputation	 Loss of both eyes and loss of use	 Total blindness and amputation of one hand	 Total blindness and loss of use of one foot	 Loss of eyes and amputation	 Loss of eyes and loss of use

- Have both arms amputated so close to the shoulder that you can't wear a prosthesis
- Have complete paralysis of both legs that's resulted in being unable to control your bladder and bowels
- Have hearing loss in both ears (with at least one ear's deafness caused by military service) that's rated as 60% or more disabling, and you have blindness in both eyes
- Have hearing loss in both ears (with at least one ear's deafness caused by military service) that's rated as 40% or more disabling, and you have blindness in both eyes with only the ability to perceive light
- Have total deafness in one ear as well as blindness in both eyes with only the ability to perceive light

SMC-O



- Have total blindness without the ability to see light, and:
- Have deafness in both ears (rated as 30% or more disabling)
- Have one foot amputated
- Lost the use of one foot (rated as 50% or more disabling)
- Have one hand amputated
- Lost the use of one hand
- Have physically lost both eyes
- Have deafness in both ears (rated as 30% or more disabling)
- Have one foot amputated
- Lost the use of one foot (rated as 50% or more disabling)
- Have one hand amputated
- Lost the use of one hand
- Have 2 different disabilities or situations listed in the SMC-L, SMC-M, or SMC-N designations.

VA Disability & Appeals

Legal Help For Veterans, PLLC has over twenty years of experience helping veterans apply for service-connected disability benefits and starting their claims, appealing VA decisions, and filing claims for an increased disability rating so veterans can receive a higher level of benefits.

If you were denied service-connection or benefits for any service-connected disease, our firm can help. We can also put you and your family in touch with other critical resources to ensure you receive the treatment that you deserve.

Give us a call at 800-693-4800 or visit us online at www.LegalHelpForVeterans.com.

A close-up photograph of the stars on the American flag, showing the texture of the fabric and the arrangement of the stars in a grid pattern. The stars are white and set against a blue background.

*“It is Our
Duty to Protect
Those Who
Protected Us.”*

**-Brigadier General
Carol Ann Fausone (ret.)**



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