THE VA FILES

100% P&T Benefits Master Checklist

Everything a 100% Permanent & Total rating may unlock — beyond the monthly compensation check.

Educational information only — not legal or financial advice.

The VA Files is not a law firm and does not prepare, present, or prosecute VA claims (see 38 U.S.C. §§ 5901/5905). Program rules change — confirm current rules at VA.gov or with an accredited representative before acting on anything in this checklist.

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How to use this checklist

A 100% Permanent & Total (P&T) rating is more than a compensation amount. It may open doors to health coverage, education support, shopping privileges, and state benefits — but only if you know they exist and verify you qualify.

The rule of this checklist: "may qualify," never "you get." Each item below shows what the benefit is (one line), the eligibility gate (the one fact that decides whether you may qualify), and where to verify it (a VA.gov page, a form number, or a statute). Check each box only after you have confirmed the gate applies to you.

Tip: download your **VA Benefits Summary Letter** at VA.gov before you start — it shows your combined rating and P&T status in one page, and it is the document most offices will ask for when you check whether a benefit applies to you.

Not P&T, but rated 100%? Several items below (dental care, commissary, dependent compensation, clothing allowance) key off a 100% rating — not off the P&T designation itself — so check the gate on each item rather than assuming.

The Master Checklist

☐ 1. VA Dental Care — Class IV

What it is:	VA may authorize **any needed dental treatment**, including repeat care — the broadest VA dental eligibility category.
Eligibility gate:	Your service-connected disabilities are rated **100% by schedular evaluation**, or you are entitled to the 100% rate by reason of **individual unemployability (TDIU)**. A 100% P&T rating meets this gate.
Where to verify:	38 C.F.R. § 17.161(h) — ask your VA dental clinic or regional office to confirm your class. VA.gov dental care: va.gov/health-care/about-va-health-benefits/dental-care

☐ 2. CHAMPVA Health Coverage for Spouse & Dependents

What it is:	A VA cost-sharing program that pays a share of **civilian health care services and supplies** for your family — it is not VA-provided care itself.
Eligibility gate:	Your **spouse or dependent child**, where you are rated **permanently and totally disabled from a service-connected disability** — and they are **not eligible for TRICARE** (TRICARE eligibility disqualifies CHAMPVA).
Where to verify:	38 U.S.C. § 1781 — VA CHAMPVA page: va.gov/family-and-caregiver-benefits/health-and-disability/champva/

☐ 3. Chapter 35 DEA Education Benefits for Dependents

What it is:	Monthly **education payments** (plus training and credential support) for qualifying dependents pursuing college, vocational training, or apprenticeships.
Eligibility gate:	Your **dependent child or spouse**, where you have a **permanent and total service-connected disability** (or died from a service-connected disability).
Where to verify:	38 U.S.C. ch. 35 (§§ 3500–3566) — VA.gov DEA page: va.gov/education/survivor-dependent-benefits/dependents-education-assistance/ — apply with **VA Form 22-5490**.

☐ 4. Commissary, Exchange & MWR Privileges

What it is:	**On-base grocery (commissary), tax-free retail (exchange), and Morale, Welfare & Recreation (MWR)** access under DoD authorized-patron policy.
Eligibility gate:	A **100% service-connected disability rating** — this gate is the rating percentage itself, and includes P&T. You will need an appropriate DoD-issued ID.
Where to verify:	Defense Commissary Agency (commissaries.com) and your nearest installation's Visitor/ID Card office — confirm current ID-card requirements before traveling.

☐ 5. Special Monthly Compensation — Housebound (Statutory)

What it is:	An **additional monthly payment above the 100% rate** (Special Monthly Compensation) for veterans meeting the statutory housebound combination — this is separate from aid-and-attendance SMC.
Eligibility gate:	**Either** (a) one service-connected disability rated **100% plus** additional service-connected disability(ies) independently ratable at **60% or more**, **or** (b) you are **permanently housebound in fact** because of your service-connected disabilities.
Where to verify:	38 U.S.C. § 1114(s) — check your award letter for whether SMC is already in pay; confirm with an accredited VSO or the VA regional office. VA.gov: search "Special Monthly Compensation."

☐ 6. Dependent Additional Compensation (30%+ Ratings)

What it is:	**Extra monthly compensation added to your payment** for each qualifying dependent — spouse, children, and in some cases a dependent parent.
Eligibility gate:	A **combined rating of 30% or more** (you exceed this at 100% P&T) — and VA actually has your dependents on the award. If a dependent is missing from your award letter, VA cannot pay for them.
Where to verify:	38 C.F.R. § 3.4(b)(2) — verify on your award letter or VA.gov payment history; add or update dependents with **VA Form 21-686c** (Declaration of Status of Dependents).

☐ 7. Annual Clothing Allowance

What it is:	A yearly **payment for clothing worn out or damaged** by a service-connected condition — for example, a prosthetic or orthopedic appliance, or a prescribed skin medication that damages clothing.
Eligibility gate:	A service-connected disability that requires an appliance/prosthetic that wears or tears clothing, or a medication that damages outer garments — confirmed through VA prosthetics or pharmacy records.
Where to verify:	38 U.S.C. § 1162 — **VA Form 10-8678** (apply by **August 1** each year). VA.gov: va.gov/disability/eligibility/special-claims/clothing-allowance/

☐ 8. Concurrent Receipt Basics (CRDP / CRSC)

What it is:	Programs that may let **military retirees draw full retired pay plus VA compensation** instead of the usual dollar-for-dollar offset. CRDP is generally automatic; CRSC (combat-related) requires an application.
Eligibility gate:	Varies by person: retirement status, combined rating, and the nature of the disabilities. **Do not assume either program applies to you** — your answer comes from DFAS and VA records, not from this checklist.
Where to verify:	Defense Finance and Accounting Service (dfas.mil) — search "concurrent receipt"; CRSC application: **DD Form 2860** through your branch of service.

☐ 9. State-Level Benefits

What it is:	Property-tax relief, tuition waivers, vehicle plates, hunting/fishing licenses, burial benefits, and more — **each state designs its own package**.
Eligibility gate:	Each state's own rules — many tie benefits to a 100% P&T rating or a specific rating threshold, but the details differ everywhere.
Where to verify:	Your **state's department of veterans affairs** website (search "[your state] veterans benefits") and an accredited VSO in your state — check before assuming a federal rule applies to a state program.

☐ 10. Verify, Don't Assume — Your Confirmation Routine

What it is:	The habit that protects every item above: **confirm each benefit applies to your situation before you act**.
Eligibility gate:	Run this routine for any benefit on this list: (1) pull your **award letter / VA Benefits Summary Letter** at VA.gov; (2) match your rating facts to the eligibility gate shown; (3) confirm with VA.gov or an **accredited representative** under 38 U.S.C. §§ 5901/5905; (4) keep a copy of anything you file.
Where to verify:	VA.gov sign-in (va.gov) — award letter and Benefits Summary Letter; find an accredited VSO: va.gov/vso/ — **free** help preparing or checking claims.

Keep this checklist working for you

Print this checklist or keep it on your phone. Work through it once, then re-check it any time your rating, your dependents, or your state changes. Program rules change — the date on the cover tells you when this edition was last reviewed; always confirm the current rule at VA.gov or with an accredited representative before you rely on it.

A note on help: accredited veterans service organizations (VSOs), claims agents, and attorneys recognized by VA under 38 U.S.C. §§ 5901/5905 are the people authorized to advise you on your specific situation. The VA Files publishes education — it does not prepare, present, or prosecute claims, and nothing here is legal or financial advice.

— The VA Files

Veteran education. Official sources. No hype.

One-page quick reference

The ten gates at a glance. Check the box on the full item above only after you have verified the gate applies to you.

#	Benefit	The gate (check whether this is true for you)
1	VA dental care (Class IV)	100% schedular rating or 100% rate via TDIU — 38 CFR § 17.161(h)
2	CHAMPVA (family)	Spouse/child + you are P&T; service-connected; not TRICARE-eligible — 38 USC § 1781
3	Chapter 35 DEA (family education)	Spouse/child + you are P&T; service-connected — 38 USC ch. 35; VA Form 22-5490
4	Commissary / exchange / MWR	100% service-connected rating; valid DoD ID
5	SMC housebound	Single 100% + 60% additional, OR permanently housebound in fact — 38 USC § 1114(s)
6	Dependent add-on pay	Combined 30%+ AND dependents on your award — 38 CFR § 3.4(b)(2); VA Form 21-686c
7	Clothing allowance	Service-connected condition/medication damages clothing — 38 USC § 1162; VA Form 10-8678 by Aug 1
8	CRDP / CRSC	Varies by retirement status + rating; confirm at DFAS — CRSC: DD Form 2860
9	State benefits	Your state's own rules — check your state VA agency
10	Verify, don't assume	Award letter + VA.gov + accredited VSO (38 USC §§ 5901/5905) before acting