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The VA Claim Evidence Kit

A workbook for understanding how VA disability claims work, organizing your evidence, and preparing for each step — with every rule traced to an official source.

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Educational publication. Not legal advice. Not claims assistance. Not affiliated with the Department of Veterans Affairs.
Truth First. Proof Always.

FREE SAMPLE

The VA Claim Evidence Kit - free sample

What you have

Two complete parts of the full workbook, unchanged: **Part 1 - The claim map** (the six steps of a claim and the clocks that matter) and **Part 3 - How ratings combine** (the VA whole-person method, worked examples, the bilateral factor, a worksheet, and a computed Table I). Page numbers match the full kit.

What is in the full kit

Part 2 Building and tracking evidence • Part 4 Secondary conditions and aggravation • Part 5 Personal statements and buddy letters • Part 6 The claim exam • Part 7 Medical forms (DBQs) and your providers • Part 8 Decisions and review options • Part 9 Getting help, fees, and red flags • Part 10 Master worksheets • Form index, glossary, and a source ledger. 44 pages in all.

How we handle facts

Every rule is traced to a VA.gov page or federal regulation, and the full kit lists every source with the date it was read. Where we did not re-check something, it says so.

Important

This is an educational publication. It is not legal advice, it is not claims assistance, and Script Master Labs LLC is not a VA-accredited representative. VA says accredited VSO representatives help for free; find one at va.gov/get-help-from-accredited-representative. If you are in crisis, dial 988 then press 1.

PART 1

The claim map

A VA disability compensation claim is a sequence of steps with a few hard clocks. Knowing the sequence lets you see what is coming and what you can prepare in advance. This part gives you the whole picture; the rest of the kit goes deep on each step.



Clocks to know

- **Intent to file:** you have 1 year to complete and file the claim.
- **After filing:** you have up to a year from the date VA receives your claim to turn in evidence.
- **Exam:** tell VA or the contractor at least 48 hours ahead if you must reschedule.
- **After a decision:** you have 1 year from the date on the decision letter to request a Higher-Level Review or Board Appeal.
- **Supplemental Claim:** no deadline, but VA recommends filing within 1 year to keep your effective date.

Sources: VA.gov pages S2, S4–S8 in the Source Ledger. Always confirm current timeframes on VA.gov.

Step 1 — Intent to file (optional, often useful)

An **intent to file** (VA Form 21-0966) tells VA you plan to file. VA says it "sets a potential start date (or effective date) for your benefits," and if your claim is approved you may be able to receive retroactive payments covering the period back to that date. You then have **1 year** to complete and file the claim. You can have only **one active intent to file at a time** for a benefit type.

If you file online, you do not need a separate form: VA says that for disability compensation, a Supplemental Claim for disability, or a pension application, starting the form while signed in with an identity-verified account sets the intent to file automatically.

> **WHY THIS MATTERS TO YOUR WORKSHEETS**
> The date VA records, not the date you finish gathering paperwork, is what protects your potential start date. Write the date of every filing action in your Claim Timeline (Part 10).

Step 2 — Application

VA lists five ways to file a disability claim: online; by mail using VA Form 21-526EZ to the Claims Intake Center in Janesville, WI; in person at a VA regional office; by fax; or with the help of an accredited attorney, claims agent, or VSO representative.

Timing facts from VA: There is no time limit on filing a postservice claim, though VA notes the process may become more complicated the longer you wait. You can file up to 180 days before leaving service; with 180 to 90 days left on active duty you may be able to use the Benefits Delivery at Discharge (BDD) program.

Step 3 — Evidence

VA describes three elements for a claim for a condition related to active-duty service: a **current disability**; an **in-service event, injury, or illness**; and a **link** between them. Part 2 shows you how to build and track evidence for each element. VA encourages you to "send in all your supporting documents along with your claim" so it can process the claim quickly, and notes that you have up to a year from the date VA receives your claim to turn in evidence.

Step 4 — The claim exam

VA may schedule an exam (often called a C&P exam). You cannot start that process yourself; the local VA medical center or a VA contractor schedules it. Part 6 is a full guide.

Step 5 — The decision

VA sends a decision letter. It states which conditions were decided, the percentage assigned, the effective date, and the reasons. Part 8 shows you how to read it and what to record.

Step 6 — Review options

If you disagree or have new evidence, VA offers three decision review options: **Supplemental Claim**, **Higher-Level Review**, and **Board Appeal**. Part 8 compares them.

Your four numbers

Keep these four items on one page where you can find them in a year. The Claim Timeline worksheet in Part 10 has a place for each.

Item	Your entry
Date VA received your intent to file	
Date VA received your claim	
Date on your decision letter	
Your 1-year review deadline (decision date + 1 year)	

PART 3

How ratings combine

VA assigns a percentage rating to each service-connected condition. The percentage reflects, in VA's words, how severely the condition limits your health and daily functioning, and it sets your monthly compensation and affects eligibility for other benefits, such as VA health care. The criteria VA applies to each condition are in the Schedule for Rating Disabilities, 38 CFR Part 4.

When you have more than one rated condition, the percentages are **not added**. VA uses what it calls a "whole person" approach so that the total never exceeds 100%. Two 10% ratings combine to **19%**, not 20% — and that is the example VA itself uses.

The method, step by step

1. **Rank** your ratings from highest to lowest.
2. **Combine the first two** using Table I (the Combined Ratings Table in 38 CFR 4.25), or the formula below. Table I values are whole numbers.
3. **Combine that result with the next rating**, then the next, until every rating is included.
4. **Round once, at the end,** to the nearest 10. Values ending in 1–4 round down; values ending in 5–9 round up.

VA's own illustration: a 50% and a 30% rating meet at **65** in the table, which rounds to **70%**. Add a 10% rating to that 65 and you get **69**, which still rounds to **70%**.

The formula behind the table

Each new rating applies only to the part of the "whole person" that is still unaffected. If the running combined value is *A* and the next rating is *B*:

```
combined = A + B × (100 − A) ÷ 100   (round to the nearest whole number; .5 rounds up)
```

Example: 50 and 30 → 50 + 30 × 50 ÷ 100 = 50 + 15 = **65**. Check: 65 + 10 × 35 ÷ 100 = 65 + 3.5 = 68.5 → **69**.

> **CHECKED AGAINST THE OFFICIAL TABLE**
> We computed this formula for 117 cells of Table I (13 rows spanning 19–90 against all nine columns, including half-up cases) and compared each value to the official 38 CFR 4.25 table. All 117 matched. The official Table I always controls over our arithmetic; the table in this kit is computed, not copied.

Worked examples

Ratings	Step by step (running value)	Final value	Rounded	Note
Two 10% ratings	10 + 10 = **19**	19	**20%**	VA's own example: not 20%.
50% and 30%	50 + 30 = **65**	65	**70%**	VA's example: 65 rounds to 70.
50%, 30%, 10%	50 + 30 = **65** → 65 + 10 = **69**	69	**70%**	VA's example: 65, then 69, rounds to 70.
60%, 40%, 20%	60 + 40 = **76** → 76 + 20 = **81**	81	**80%**	The example in 38 CFR 4.25: 80%.
Three 10% ratings	10 + 10 = **19** → 19 + 10 = **27**	27	**30%**	Adding would say 30; combining gives 27, which still rounds to 30.
Three 30% ratings	30 + 30 = **51** → 51 + 30 = **66**	66	**70%**	
20%, 20%, 20%, 10%	20 + 20 = **36** → 36 + 20 = **49** → 49 + 10 = **54**	54	**50%**	Four ratings: combine left to right.
70%, 50%, 30%, 20%, 10%	70 + 50 = **85** → 85 + 30 = **90** → 90 + 20 = **92** → 92 + 10 = **93**	93	**90%**	A running total stays below 100.

> **WHY TRACK THE UNROUNDED NUMBER**
>
> Rounding happens once, at the end. A combined value of 64 rounds down to 60; 65 rounds up to 70. Keeping the running value (not just the rounded rating) shows you how close you are to a boundary — and lets you check VA's math against yours when a decision arrives.

The bilateral factor

38 CFR 4.26 treats certain paired disabilities specially. In summary: when a partial disability results from disease or injury to **both arms, both legs, or paired skeletal muscles**, the ratings for the two sides are combined normally, then **10% of that combined value is added** (added, not combined). The result is treated as **one disability** when ranking and combining with your other ratings. The factor applies only if **each** of the two paired extremities or muscles has a compensable partial disability. If leaving out one or more bilateral disabilities produces a higher combined rating, the regulation directs that the more favorable method be used. "Arms" and "legs" mean the upper or lower extremity as a whole, not segments such as the hand or foot, and for four extremities you combine all four in order of severity and then add 10% of that value.

```
Illustration (arithmetic only): left knee 20% + right knee 10% → combined 28 → 10%
of 28 = 2.8 → bilateral value 30.8, treated as one disability.
```

Read the exact text of 38 CFR 4.26 before relying on this summary. Which of your conditions qualify is a decision for VA and, if you want help, an accredited representative.

Conditions that existed before service

VA states that if a condition existed before service and service worsened it, compensation is based on the **level of aggravation**. Its example: a 10% condition that became 20% disabling due to service has a 10% level of aggravation.

Common arithmetic mistakes

- **Adding.** 50 + 30 + 10 is not 90. It is 69, which rounds to 70.
- **Rounding too early.** Round at the end; use whole-number table values in between.
- **Wrong order.** Always start with the highest rating. Table I is symmetrical for two numbers, but the running-total method assumes you rank first.
- **Forgetting the bilateral step.** It comes before combining with other ratings.

Worksheet: Combined Rating

Step	Condition / rating	Running value before	Add this rating	New running value
1		—		
2				
3				
4				
5				
6				

Final running value → rounded to nearest 10 = my combined rating

VA's stated combined rating (from the decision letter) / matches mine? Y / N

The companion Claim Tracker spreadsheet does this arithmetic for you with the same method. It is an estimator for learning only; VA decides your rating.

Table I — Combined Ratings Table (computed)

Row = the higher (first) value, column = the next rating. Values computed with the formula above and rounded to whole numbers. The official table at 38 CFR 4.25 governs.

	10	20	30	40	50	60	70	80	90
19	27	35	43	51	60	68	76	84	92
20	28	36	44	52	60	68	76	84	92
21	29	37	45	53	61	68	76	84	92
22	30	38	45	53	61	69	77	84	92
23	31	38	46	54	62	69	77	85	92
24	32	39	47	54	62	70	77	85	92
25	33	40	48	55	63	70	78	85	93
26	33	41	48	56	63	70	78	85	93
27	34	42	49	56	64	71	78	85	93
28	35	42	50	57	64	71	78	86	93
29	36	43	50	57	65	72	79	86	93
30	37	44	51	58	65	72	79	86	93
31	38	45	52	59	66	72	79	86	93
32	39	46	52	59	66	73	80	86	93
33	40	46	53	60	67	73	80	87	93
34	41	47	54	60	67	74	80	87	93
35	42	48	55	61	68	74	81	87	94
36	42	49	55	62	68	74	81	87	94
37	43	50	56	62	69	75	81	87	94
38	44	50	57	63	69	75	81	88	94
39	45	51	57	63	70	76	82	88	94
40	46	52	58	64	70	76	82	88	94
41	47	53	59	65	71	76	82	88	94
42	48	54	59	65	71	77	83	88	94
43	49	54	60	66	72	77	83	89	94
44	50	55	61	66	72	78	83	89	94
45	51	56	62	67	73	78	84	89	95
46	51	57	62	68	73	78	84	89	95
47	52	58	63	68	74	79	84	89	95
48	53	58	64	69	74	79	84	90	95
49	54	59	64	69	75	80	85	90	95
50	55	60	65	70	75	80	85	90	95
51	56	61	66	71	76	80	85	90	95
52	57	62	66	71	76	81	86	90	95
53	58	62	67	72	77	81	86	91	95
54	59	63	68	72	77	82	86	91	95
55	60	64	69	73	78	82	87	91	96
56	60	65	69	74	78	82	87	91	96
57	61	66	70	74	79	83	87	91	96
58	62	66	71	75	79	83	87	92	96
59	63	67	71	75	80	84	88	92	96

60	64	68	72	76	80	84	88	92	96
61	65	69	73	77	81	84	88	92	96
62	66	70	73	77	81	85	89	92	96
63	67	70	74	78	82	85	89	93	96
64	68	71	75	78	82	86	89	93	96
65	69	72	76	79	83	86	90	93	97
66	69	73	76	80	83	86	90	93	97
67	70	74	77	80	84	87	90	93	97
68	71	74	78	81	84	87	90	94	97
69	72	75	78	81	85	88	91	94	97
70	73	76	79	82	85	88	91	94	97
71	74	77	80	83	86	88	91	94	97
72	75	78	80	83	86	89	92	94	97
73	76	78	81	84	87	89	92	95	97
74	77	79	82	84	87	90	92	95	97
75	78	80	83	85	88	90	93	95	98
76	78	81	83	86	88	90	93	95	98
77	79	82	84	86	89	91	93	95	98
78	80	82	85	87	89	91	93	96	98
79	81	83	85	87	90	92	94	96	98
80	82	84	86	88	90	92	94	96	98
81	83	85	87	89	91	92	94	96	98
82	84	86	87	89	91	93	95	96	98
83	85	86	88	90	92	93	95	97	98
84	86	87	89	90	92	94	95	97	98
85	87	88	90	91	93	94	96	97	99
86	87	89	90	92	93	94	96	97	99
87	88	90	91	92	94	95	96	97	99
88	89	90	92	93	94	95	96	98	99
89	90	91	92	93	95	96	97	98	99
90	91	92	93	94	95	96	97	98	99
91	92	93	94	95	96	96	97	98	99
92	93	94	94	95	96	97	98	98	99
93	94	94	95	96	97	97	98	99	99
94	95	95	96	96	97	98	98	99	99