

# TDIU BENEFIT CLAIMS

An Essential Guide for U.S. Veterans



**GANG & ASSOCIATES LLC**

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for U.S. Veterans**

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Gang & Associates, LLC

## About This Guide

Prominent former New York City litigator, author, and founding partner of one of the nation's leading veterans' disability law firms, Eric A. Gang, has litigated more than 1,000 appeals at the U.S. Court of Appeals for Veterans Claims, winning some of the largest VA awards on record. With a long-standing reputation as an aggressive and tenacious veteran's advocate, Eric is renowned for his calculated approach to complex VA claims and appeals involving PTSD, traumatic brain injury, and other psychiatric illnesses. Eric's diligence, legal acumen, and understanding of the interrelationship between psychological and physical illness continues to help U.S. military veterans maximize the benefits they deserve.

If you or a family member is facing employment challenges due to a disability related to service in the U.S. Army, Air Force, Marine Corps, Navy, or Coast Guard, you may have the right to collect total disability based on individual unemployability (TDIU) benefits from the Department of Veterans Affairs (VA).

To maximize these benefits, it is important to (1) recognize your rights as a veteran experiencing employment challenges, (2) familiarize yourself with the VA TDIU claims and appeals process, and (3) understand your options under the law.

A quick and easy reference for:

- Legal rights of veterans with service-related employment challenges
- VA criteria for TDIU benefits eligibility

- Steps to preparing a compelling TDIU benefits claim
- Mistakes to avoid when filing for VA TDIU benefits

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## What is Total Disability Individual Unemployability (TDIU)?

U.S. military veterans who are having difficulty securing and maintaining substantially gainful employment due to service-connected health conditions have the right to Department of Veterans Affairs (VA) benefits at the 100% disability rate. VA TDIU benefits are [total disability benefits based on individual unemployability](#) and are the highest level of VA compensation available to veterans.

For those veterans whose combined rating does not equal 100%, a TDIU claim can provide an alternate means of achieving a 100% disability rating. For example, a veteran with disability ratings of 30%, 10%, and 40% can file a claim for TDIU benefits to collect maximum monthly payments at a 100% rating.

Since TDIU payments are so high, the VA awards them sparingly. Hundreds of veterans file for TDIU benefits each year. The VA denies a majority of these for numerous reasons, including insufficient evidence, improper form completion, or VA error in claims evaluation. Veterans who are aware of common pitfalls and mistakes surrounding the TDIU claims and appeals process boost their chances of winning a 100 percent rating significantly.

This Guide provides a valuable overview of the TDIU claims process, including VA eligibility requirements, evidence strategies, tips on filling out forms, and common mistakes to avoid when applying for TDIU benefits.



## 2022 TDIU Monthly Payment Amounts

Regardless of your combined ratings, TDIU benefits pay at the 100% disability rate. The chart below lists the monthly payment amounts a veteran would receive if awarded TDIU benefits based on 2022 values. The payment amounts below do not include additional VA unemployability benefits.

<b>Dependent Status</b>	<b>Monthly Payment (U.S. dollars)</b>
Veteran alone	3,332.06
Veteran with 1 child	3,456.30
Veteran with 1 parent	3,481.16
Veteran with spouse	3,517.84
Veteran with 1 child and 1 parent	3,605.40
Veteran with 2 parents	3,630.26
Veteran with 1 child and spouse	3,653.89
Veteran with spouse and 1 parent	3,666.94
Veteran with 1 child and 2 parents	3,754.50
Veteran with 1 child, spouse and 1 parent	3,802.99
Veteran with spouse and 2 parents	3,816.04
Veteran with 1 child, spouse and 2 parents	3,952.09

Veterans with TDIU benefits may also be eligible for back pay at the 100% rating value, backdated to the effective date. The effective date may be either the date you filed your TDIU claim or the date you became unemployable. Retroactive pay is typically delivered as a single lump payment rather than monthly payments.

## Who Qualifies for TDIU Benefits?

To be eligible to receive a total disability rating for compensation based on individual unemployability, a veteran must meet two requirements.

- 1. The veteran must meet the service-connected disability rating requirement.** There are three ways to meet this requirement: (1) the veteran must have at least 1 service-connected disability at a 60% rating, OR (2) the veteran must have several service-connected disabilities with individual ratings adding up to 70% or higher AND at least one of those individual ratings has a rating of at least 40%. [\[38 CFR 4.16\(a\)\]](#) The third way to meet this requirement is to (3) take the extra schedular route to TDIU benefits (described in a separate section below).
- 2. The veteran must be able to show that they cannot maintain “substantially gainful employment” due to their service-connected disability.**

Remember, “substantially gainful employment” doesn’t mean the veteran cannot work at all. Let’s have a look at what the VA means by “substantially gainful employment.”

### **Substantially Gainful Employment**

Substantially gainful employment is employment that generates earnings comparable to a non-disabled employee in the same occupation in the veteran’s community. For the purposes of TDIU benefit eligibility, a veteran capable of “substantially gainful employment” is earning an annual

income above the poverty level. The poverty level is set by the U.S. Census Bureau and the U.S. Department of Commerce.

According to the [2021 poverty threshold](#), a veteran who earns less than \$14,097 (under age 65) or less than \$12,996 (age 65 or older) each year would meet the second requirement for TDIU benefit eligibility. Even if this veteran works some odd jobs here and there or earns some money selling items online, they would still be able to show that they cannot maintain “substantially gainful employment” due to their service-connected disability – as long as they do not earn above the poverty threshold.

### **Marginal Employment**

Veterans who earn an income above the poverty line may still be eligible for TDIU benefits. For example, “marginal employment” is not considered to be substantially gainful employment. Marginal employment includes (1) any odd jobs or income earned that does not add up to the poverty threshold amount in a single year, and (2) specific types of employment that are exempt from the annual income calculation.

Marginal employment includes “protected employment,” for example, employment in a sheltered environment or family business. Employment that is tailored to a veteran’s service-connected disability may be considered protected. Veterans who work in protected employment environments CAN earn an annual income over the poverty threshold and still be eligible for TDIU benefits.

In addition, veterans who receive income from the Veterans Health Administration’s Compensated Work Therapy Program (CWT) do not need

to include this income in their annual income calculation for TDIU eligibility. This is another form of income that is exempt from the “substantially gainful employment” requirement.

## The Extra-Schedular TDIU Route

What if a veteran meets the employment requirements for TDIU benefits, but doesn't meet the disability rating requirements? Here, you may still qualify for TDIU benefits via the extra schedular route. The VA's extra schedular route offers a case-by-case evaluation of the veteran's situation by the Director of Compensation Service, broadening the standards for eligibility.

Extra schedular TDIU does not have set rating requirements. Instead, to meet TDIU eligibility under the extra schedular route, veterans must meet the following two requirements: [38 CFR § 4.16 (b)]

1. Diagnosis with a unique service-connected disability that cannot be properly rated using the current VA rating schedule, and
2. The unique service-connected disability drastically affects the veteran's ability to maintain employment or requires frequent and recurring hospitalization.

TDIU claims that go the extra schedular route takes longer to process than the traditional route. However, veterans can collect retroactive pay for claims processing time. Veterans who obtain TDIU benefits using the extra schedular route receive the same monthly payment amount as veterans who use the traditional route.

## How To Apply for TDIU benefits

Veterans who want to file a claim for TDIU benefits must submit VA form 21-8940 (Veteran's Application for Increased Compensation Based on Unemployability).

You can get a copy of VA form 21-8940 online, pick one up at your regional VA office, or call the VA to request one at 800-827-1000.

The TDIU claims form can be one of the most complex VA forms a veteran is asked to complete. To help make things easier, we have included a brief summary of what to include on each line of the form.

### **Section I: Veteran Identification Information**

For this section, you will write the veteran's name, social security number, the veteran's VA file number, birth date, and contact information (mailing address, email address, and phone number).

### **Section II: Disability and Medical Treatment**

Section II (boxes 8-13) asks for general information regarding the veteran's service-connected disability.

For box 8, you will list the top two service-connected disabilities that prevent you from earning an income above the poverty threshold. Do not list any disabilities that do not make you unemployable. If you are currently seeking service connection for a disability that makes you unemployable, but it is not yet service connected, go ahead and include it in the box. Once you receive service connection for this disability, it will already be on this form in your file.

For box 9, answer yes or no depending on your hospitalization and/or doctor care over the past year. For box 10, you will answer only for the condition listed in box 8. If you have more than one condition listed in box 8, list the dates for the second condition down in box 26. In Box 11, you will write the name and address of your doctor(s). If numerous doctors are working with you on the conditions listed in box 8, write only one doctor in box 11 and list the remaining doctors (and contact info) on a separate sheet of paper that you will attach to your claim. In box 11, you will write the name and address of the hospital treating the conditions listed in box 8. For box 13, you will answer only for the condition listed in box 8. If you have more than one condition listed in box 8, list the dates for the second condition down in box 26.

### **Section III: Employment Statement**

Section II (boxes 14-22) asks for employment information. In box 14, you will write the date that your disability (from box 8) started affecting your ability to earn more than the poverty threshold annually. When did you begin missing work or getting reprimanded for your work performance? In box 15, write the last day you were able to work full time. In box 16, write the date you stopped working due to the disability in box 8.

Box 17A asks for the value of the most amount of money you've ever earned in a 12-month period. Box 17B asks for the year that you earned that amount from box 17A. Box 17C asks for your job title from the earnings you made from box 17A.

Box 18 asks you to list your employment history over the last 5 years THAT YOU WORKED. So, not the last five years, but your last five working years. For example, if you haven't worked since 2015, you will write

the jobs you held between 2010 and 2015. Be sure to include the employer's name (including self-employment and any military duty including, inactive duty for training) and address. In the Time Lost For Illness box, remember you are only writing about the conditions listed in box 8. Don't include other illnesses. List the hours lost – your best estimate. If you had more than five jobs in those five years, you can write the additional information in box 26 or attach a separate sheet.

In box 19, answer the question based on the disability listed in box 8. In box 20A, add up only the income you earned in the past year (do not include SSI, retirement, pension, 401k, SSD, or IRAs). The amount will often be \$0 unless you recently stopped working or are working odd jobs/part time. Do not include income from marginal employment or CWT income (see above).

For box 21A, answer for your most recent job. Check Yes if you were laid off, fired, or resigned due to the disability listed in box 8. Check no if you were laid off, fired, or resigned for some other illness or reason. For box 21B, answer Yes if you expect to receive disability retirement benefits or social security benefits (SSI, SSD).

For box 22, check Yes if you have applied for jobs since your last employment. If you check Yes, fill out the name, address, type of work, and the date you applied in boxes 22A, 22B, and 22C.

## **Section IV: Schooling and Other Training**

In this section, you will include any completed and current education. In box 23, check the highest level of education you have completed. For box 24A, check Yes if you have had any additional training not included in

box 23. List only the training you received before you were too disabled to work – including vocational and trade schooling (forklift, welding, truck driving, etc). If you checked Yes, in box 24A, fill out the information about that training in boxes 24B and 24C.

For box 25A, check Yes if you received any training after you were too disabled to work. If you checked Yes, fill out the information about that training in boxes 25B and 25C.

Finally, you need to sign and submit form 21-8940. You can submit the form directly through the VA website, deliver it in person to your regional VA office, have your legal representative submit it for you, or mail the completed form to the Department of Veterans Affairs, Evidence Intake Center, PO Box 4444, Janesville, WI 53547-4444.

## Evidence Supporting TDIU Eligibility

The information provided in VA Form 21-8940 lays out your argument for TDIU benefits. The evidence you supply acts to support the claims you made on form 21-8940. The VA won't just take your word for it. They must be able to verify that the information provided on form 21-8940 is credible. When preparing a TDIU claim, you must ask yourself whether each box on the form has a piece of evidence to support it.

In evaluating a TDIU claim, the VA requires as much evidence as necessary to prove the veteran's service-connected disability prevents substantially gainful employment. Evidence is particularly important in extra schedular TDIU claims. Specifically, the VA is looking for evidence that shows:



- Severity of the service-connected disability
- Veteran's annual income and employment status
- Disability's impact on the veterans' ability to maintain substantially gainful employment

Examples of evidence supporting TDIU eligibility include, but are not limited to:

- Documents showing current employment status
- Documents showing past employment history (last 5 years), including any job termination due to service-connected disabilities.
- Documents showing any vocational training or education
- Medical reports showing functional impairment from service-connected disabilities over the past 12 months (examples include military medical records, VA examinations, and private doctor examinations)
- Outpatient treatment records or hospital records from the past 12 months
- Witness statements, also called a Buddy Letter, showing functional impairment from service-connected disabilities (including your own personal statement, statements from a spouse, friend, co-worker, fellow service member, or employer)

The amount of evidence required to support a TDIU claim depends on the veteran's specific circumstances. An experienced veterans' disability lawyer can help you determine what evidence will be helpful for your specific case.

Certain veterans' law firms will cover the costs of gathering evidence and preparing your TDIU claim out of their own pocket, usually on the condition that these costs will be paid back once you win your claim. By retaining a lawyer and veterans' benefits law firm on contingency, the veteran can leverage the resources of the law firm to obtain the right expert and potentially win the claim.

## What VA Looks for In TDIU Claims

When filling out your TDIU claims form and gathering evidence to support your eligibility for TDIU benefits, knowing what the VA looks for in deciding that a veteran deserves TDIU benefits is helpful. Specifically, the VA is going to consider the (1) veteran's current mental and physical condition, (2) the veteran's current and past employment, job titles, and reasons for leaving these jobs, (4) the service-connected disability and how it relates to the veteran's ability to maintain substantially gainful employment, and (5) whether the veteran is eligible for extra schedular TDIU evaluation (see above).

The VA evaluates TDIU claims by considering all factors. Each veteran's circumstances are unique, and the VA must examine the whole picture to determine whether the service-connected disabilities are severe enough to prevent the veteran from obtaining and maintaining substantially gainful employment.

In looking at a veteran's work history, the VA will want to see that the veteran is "unemployable," not just unemployed. If the veteran is working at the time they file a claim, the VA will consider whether that work

is considered “substantially gainful employment” or “marginal employment.” If a veteran is retired, the VA will look at whether the veteran’s service-connected disability impacted the decision or necessity to retire.

In looking at a veteran’s service-connected disabilities, the VA will consider all service-connected disabilities to form a whole picture of unemployment – not just those disabilities that caused a job loss.

For example, a veteran with service-connected PTSD (30%), diabetes (40%), back pain (30%), and irritable bowel syndrome (30%) may have a combined rating of 80%. VA determines that all medical conditions prevent the veteran from obtaining substantially gainful employment -- except diabetes.

Because the veteran has a combined rating of more than 70% and at least one condition rated at least 40%, this veteran meets TDIU requirements – even though the 40% medical condition (the diabetes) has no effect on the veteran’s employability.

The VA may combine multiple disabilities into one disability to meet the 60% or 40% disability rating requirement. [38 CFR 4.16(a)] The following types of disabilities may be combined and rated as a single disability:

- Multiple disabilities of a single biological system (like urinary, GI tract, musculoskeletal, or nervous systems)
- Multiple disabilities of upper or lower extremities
- Multiple disabilities caused by a single incident or illness (for example, all disabilities caused by Agent Orange exposure or Gulf War Syndrome)

- Secondary disabilities or aggravated disabilities may be grouped with the primary disability
- Multiple disabilities resulting from combat
- Multiple disabilities resulting from prisoner of war status

Certain factors in the veteran's life will not affect TDIU benefit eligibility. For example, in granting TDIU benefits, the VA will not consider the veteran's age, any non-service-connected disabilities or illnesses, any injuries received after military discharge, the available employment opportunities in the veteran's community, or any job loss (termination, lay off, resignation) not related to service-connected disabilities.

## After Submitting Your TDIU Claim

Once the VA receives your TDIU claim, you will get a notice of receipt. At this point, the VA will work to verify the information provided on your claim. They will likely have your current, and past employers fill out VA form 21-4192 to verify your work history, employment dates, and reasons for leaving. If the VA does not receive a reply from your previous employers, you may receive a request from VA to contact your employers and have them fill out the form.

It can take anywhere from months to years to receive your first TDIU payment, depending on your specific case. Straightforward cases with solid evidence will move more quickly through the VA review system than more complex cases, cases that require appeals, or claims going through the extra-schedular route. In short, the more clear, concise, and compelling your claim, the faster the response. Veterans may also receive a retroactive lump

payment covering the time elapsed between the date that the disability began impairing employment and the first monthly TDIU payment.

Once a veteran is granted TDIU status, they may need to maintain documentation of ongoing unemployability to show the VA that their employment and income status has not changed. Historically, this involved submitting an employment questionnaire each year through age 69. However, recently, the VA streamlined this process to work with the Social Security Administration to identify veterans who earned wages above the poverty threshold. If the SSA/VA matching program identifies a veteran whose income exceeds the threshold, then the VA will send the veteran the employment questionnaire and the veteran will have to document his status just like the old system.

## Why VA Denies TDIU Claims

TDIU benefits are challenging to secure. The VA will deny TDIU claims for several reasons, including a lack of proof of unemployability, lack of association between unemployability and a service-connected disability, or failure to follow the proper VA claims process (meeting deadlines, submitting proper forms, supplying requested evidence).

Mistakes in the VA review process are another reason a veteran may be denied TDIU benefits. Common reasons the VA mistakenly denies TDIU claims include:

- **Marginal Employment:** The VA reviewer mistakenly decides that the veteran is employable because they are currently

working part-time, working in a protected job environment, working in a CWT program, volunteering, or doing other odd jobs that provide an income above the poverty threshold. Marginal employment does not affect a veteran's unemployable status in TDIU claims.

- **Wrong Effective Date:** The VA reviewer mistakenly decides that the veteran should receive retroactive pay beginning on the date the veteran filed their claim instead of the date the veteran's disability started affecting employment.
- **Misinterpreting Information:** The VA reviewer mistakenly decides that the veteran is unemployable by overlooking critical evidence supplied in the claim or failing to consider all factors in evaluating unemployability including, symptom severity or the frequency of hospital visits.
- **Non-Service-Connected Disability:** The VA reviewer mistakenly decides that the veteran is employable by evaluating a non-service-connected disability and not the service-connected disability. Non-service-connected conditions are not to be considered in TDIU claim review. The disability affecting employment must be *at least as likely as not* service-related.
- **Age:** The VA reviewer mistakenly decides that the veteran is unemployable due to their age and not their service-connected disability. Age is not a valid reason for TDIU claim denial.

A veteran may have supplied every piece of evidence required to prove

they are eligible for TDIU benefits. Still, if the evidence is not clear and organized, or contains too much irrelevant information, the VA may deny the claim by mistake.

Do not give up if your TDIU claim is denied. Most veterans will have to appeal the VA decision at least once before finally obtaining TDIU benefits. If you feel you deserve TDIU benefits or if your condition changes making it impossible to maintain employment, be sure to reevaluate your claim, gather more evidence if needed, and appeal the VA denial.

The best way to avoid lengthy disputes and appeals of incorrect TDIU claim denials is to connect with an experienced veteran's disability attorney to help you prepare your claim. These professionals specialize in preparing and defending veterans claims and know how to present your claim in a clear and compelling way.

## Top 8 Mistakes in TDIU Claims

Veterans can reduce the risk of errors and delays by submitting a well-prepared, clear, and concise TDIU claim. A solid claim can speed up the entire TDIU claims process, ensuring you receive your monthly payment as fast as possible after filing. In preparing your claim, make sure to avoid these top 10 mistakes veterans make in applying for TDIU, and you'll be on the right track.

### **Mistake #1: Not using VA form 21-8940**

Technically, veterans do not have to submit VA form 21-8940 to win a TDIU claim. VA reviews all disability claims and awards the highest ben-

efit available for each veteran. If a veteran qualifies for TDIU benefits, they could get them by submitting a general VA disability benefits claim – having never submitted form 21-8940. But winning TDIU benefits without form 21-8940 is very rare.

If you feel you are eligible for TDIU benefits, there is no reason not to submit this form with your claim. It presents vital evidence required to win TDIU benefits in an organized fashion. Essentially, VA form 21-8940 serves as an addendum to your disability benefits claims that lists the evidence supporting your eligibility for TDIU benefits. If you have only submitted a general disability claim, and VA sends you a copy of form 21-8940 to fill out, failing to do so will likely result in TDIU denial.

### **Mistake #2: Listing ineligible disabilities**

Any disability that is not service connected cannot be considered in evaluating your TDIU claim. While they may impact your employability, the VA doesn't want to see them. Adding non-service-connected disabilities to box 8 on VA form 21-8940 will only confuse the review process and potentially result in an erroneous denial of your application.

While you can list disabilities that you are currently seeking service connection for but have not yet been approved, these disabilities will have no impact on your eligibility. They will only be considered after you have received service connection. The only reason you would list these is if your goal is to get a TDIU claim filed with the VA for later use (after receiving service connection). If you are eligible for TDIU with your currently service-connected disabilities, listing other non-service-connected conditions may delay the process or lead to an erroneous VA denial.



### **Mistake #3: Ignoring the rating threshold**

The disabilities you list in box 8 of VA form 21-8940 are of critical importance. Do not make the mistake of listing service-connected disabilities that do not meet the requirements for TDIU benefits. Remember, you must have at least 1 service-connected disability at a 60% rating, OR (2) several service-connected disabilities with individual ratings adding up to 70% or higher AND at least one of those individual ratings has a rating of at least 40%. When choosing what to list in box 8, do not make the mistake of listing only your highest-rated disability and ignoring your other, lower-rated disabilities. Pay attention to your ratings and make sure the disabilities you list meet the rating threshold requirements.

### **Mistake #4: Including excluded income in the earnings calculation**

In box 20A of VA form 21-8940, you will write your total income earned in the past year. “Earned” income does not include SSI, retirement, pension, 401k, SSD, or IRAs, so do not include these in your calculation. In addition, do not include any income earned from the Veterans Health Administration’s Compensated Work Therapy Program (CWT).

The amount entered in box 20A will often be \$0 unless you just recently stopped working or are working marginal employment. Marginal employment includes (1) any odd jobs or income earned that does not add up to the poverty threshold amount in a single year, and (2) protected employment (employment in a sheltered environment or family business). Earnings from protected employment CAN exceed the poverty threshold in a single year.

### **Mistake #5: Relying on SSDI as evidence**

Many veterans mistakenly think that they are automatically eligible for TDIU benefits because they receive Social Security Disability Income (SSDI). While veterans *can* receive both TDIU and SSDI, the evidence required for eligibility is very different for these two types of benefits. Many veterans collect SSDI that do not qualify for TDIU. The VA *will* consider the records that supported your SSDI claim if your SSDI involves service-connected disabilities, but VA requires additional evidence to grant TDIU.

### **Mistake #6: Omitting employment history evidence**

Include as much evidence on employment history as possible, records demonstrating work experience, skills, vocational training, education, licenses, vocational exam reports, disciplinary records, layoffs, resignations, terminations, earnings, and hours worked. Your work history information is vital to proving that your service-connected disability has damaged your earning potential.

### **Mistake #7: Omitting important medical evidence**

In submitting a TDIU claim, you need to brainstorm all possible forms of evidence that could help prove that your service-connected disability(s) prevent you from securing and maintaining substantially gainful employment. Medical records and expert opinions demonstrate not only the severity of your disability, but also the time constraints that may prevent you from working, for example, the number of breaks you must take or the frequency of hospitalizations or treatments.

In addition to VA C&P exam records, be sure to include all medical evidence showing the severity of EACH disability you are listing in box 8 of

VA form 21-8940 – including records showing frequency of hospital visits, ongoing treatment requirements, private doctor care, physical therapy, psychiatric examinations, specialist reports, and buddy letters supporting symptom severity from a spouse, friend, co-worker, fellow service member, or employer. Buddy letters and Social Security determinations (SSDs) can supply information on limited range of motion, mobility, physical strength, and other aspects limiting your ability to work.

### **Mistake #8: Failing to seek input from a veterans' disability lawyer**

TDIU claims are some of the most difficult to win. Veterans can prepare the claim and fill out the forms themselves, but the likelihood of VA denial decreases drastically when a veterans' disability lawyer reviews your TDIU claim before submission. Better yet, having an experienced veterans' disability lawyer prepare the claim from start to finish means less work for you and increased odds that your claim will be approved the first time around.

In preparing your claim, a skilled veterans disability lawyer will evaluate your specific case, help you compile all necessary evidence, pinpoint potential problem areas, tighten up the presentation, and help ensure the VA has all the information needed to grant TDIU benefits.

Certain veterans' law firms will cover the costs of gathering evidence and preparing your TDIU appeal out of their own pocket, usually on the condition that these costs will be paid back once you win your claim. By obtaining a lawyer and veterans' law firm on contingency, the veteran can leverage the law firm's resources to obtain the right expert and potentially win the claim.

# More Questions About Your TDIU Benefits Claim?

It is essential that veterans understand their options to receive the support necessary to help manage and treat service-related health conditions. Total disability based on individual unemployability benefits ARE available.

If you have further questions about filing a TDIU benefits claim, your rights as a veteran, or other concerns, please call our attorneys at 888.878.9350 or visit [www.VeteransDisabilityInfo.com](http://www.VeteransDisabilityInfo.com). We are happy to help and work diligently to protect your privacy.

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## About Gang & Associates, LLC

### **Maximizing VA Disability Benefits for U.S. Military Veterans Nationwide**

Gang & Associates, LLC is a leading U.S. veterans' disability law firm specializing in highly complex VA disability claims and appeals. Founded by prominent former New York City litigator and author Eric Gang, the firm has litigated over 1,000 appeals at the U.S. Court of Appeals for Veterans Claims, achieving some of the largest VA awards on record.

Where most disability law firms assign paralegals or legal assistants to handle veterans' cases, our veteran clients receive one-on-one guidance from dedicated, highly qualified veterans' benefits attorneys, optimizing VA benefits for a broad spectrum of claims and appeals. Our team of experienced professionals includes skilled veterans, world-class medical experts, trained mental health professionals, a former chief judge of the Board of Veterans Appeals, an in-house medical doctor, and attorneys hand-picked from the nation's premiere VA benefits firms.

## **VETERANS**DISABILITY INFO

- Traumatic Brain Injury (TBI)
- Toxin Exposure (Agent Orange, Camp Lejeune, Burn Pits, Red Hill)
- Total Disability Individual Unemployability (TDIU)
- Substance Abuse Disorder
- Sleep Disorders and Sleep Apnea
- Skin Conditions
- Post-Traumatic Stress Disorder (PTSD)
- Military Sexual Trauma (MST)
- Medical Nexus Letters
- Heart Disease and Cardiovascular
- Hearing Loss and Meniere's Disease
- Gastrointestinal and Digestive
- Diabetes, Endocrine, and Metabolic
- Chronic Pain
- Cause Of Death and Dependency and Indemnity Compensation (DIC)
- Cancers

If you or a loved one has been denied VA disability benefits or is seeking to file a claim, our team of veterans' disability attorneys will work diligently to achieve the best possible outcome for your case.

Attorney Eric Gang's veterans' disability law firm represents veterans and family members located across the United States. If you are filing a claim or appeal for VA disability benefits, call us now for a free, confidential, no-obligation discussion of your case.

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