



July 2, 2019

DIEDRA ANSEL COBB  
720 S BROADWAY AVE  
APT 1  
URBANA IL 61801-4462

## We made a decision on your VA benefits.

Dear Diedra Cobb,

This letter will guide you through the information you should know and steps you may take now that VA has made a decision about your benefits.

### Your Benefit Information:

- Basic eligibility to Dependents' Educational Assistance is established from February 7, 2018.
- Entitlement to individual unemployability is granted effective February 7, 2018.
- Evaluation of Posttraumatic stress disorder (PTSD), which is currently 70 percent disabling, is increased to 100 percent effective December 11, 2018.

Your combined rating evaluation is:

Combined Rating Evaluation	Effective Date
40%	Sep 9, 2011
70%	Feb 19, 2013
80%	Sep 26, 2017
90%	Feb 23, 2018
90%	Oct 19, 2018
90%	Nov 7, 2018
100%	Dec 11, 2018

### How VA Combines Percentages

#### We have included with this letter:

1. Explanation of Payment
2. Additional Benefits
3. Where to Send Written Correspondence
4. VA Form 20-0998
5. Rating Decision

#### Contact information:

Web: [www.va.gov](http://www.va.gov)  
Phone: 1-800-827-1000  
TDD: 711  
To send questions online, visit  
<https://iris.custhelp.com/>

#### Social Media:

Twitter: @VAVetBenefits  
Facebook: [www.facebook.com/VeteransBenefits](https://www.facebook.com/VeteransBenefits)

#### Your representative:

You appointed AMVETS as your accredited representative. They have also received a copy of this letter.

They can help you with any questions you have about your claim.

If you or someone you know is in crisis, call the Veterans Crisis Line at 1-800-273-8255 and press 1.



If you have more than one condition, VA will combine percentages to determine your overall disability rating. The percentages assigned for each of your conditions may not always add up to your combined rating evaluation. The following website has additional information about how VA combines percentages: <http://www.benefits.va.gov/compensation/rates-index.asp#howcalc>.

See **Rating Decision** to find out why we made this decision.

Your monthly entitlement amount is shown below:

Monthly Entitlement Amount	Payment Start Date	Reason
\$3,167.13	Mar 1, 2018	Individual Unemployability Adjustment, Compensation Rating Adjustment
\$3,255.81	Dec 1, 2018	Cost of Living Adjustment
\$3,255.81	Jan 1, 2019	Compensation Rating Adjustment
\$3,171.12	Mar 2, 2031	Minor Child Adjustment
\$3,057.13	Aug 4, 2032	Minor Child Adjustment

We are currently paying you as a Veteran with 2 dependents. *Let us know right away if there is any change in the status of your dependents.*

If payments are due, you should receive your first payment, if not already in receipt of payments, within 7-10 days of this notice.

See **Explanation of Payment** for more details about your payment.

Your payment will be directed to the financial institution and account number that you specified. To confirm when your payment was deposited, please contact your financial institution.

If this account is no longer open,

*please notify us immediately.*

### **What You Should Do If You Disagree With Our Decision**

If you do not agree with our decision, you have one year from the date of this letter to select a review option in order to protect your initial filing date for effective date purposes. You must file



## Explanation of Payment

Your monthly entitlement amount includes payment for the following dependent(s):

Payment Start Date	Award Dependent(s)
Mar 1, 2018	MALAKAI, RAHMIK
Dec 1, 2018	MALAKAI, RAHMIK
Jan 1, 2019	MALAKAI, RAHMIK
Mar 2, 2031	RAHMIK
Aug 4, 2032	None

Let us know right away if there is any change in the status of your dependent(s).

Your combined evaluation is 30 percent or more disabling; therefore, you may be eligible for additional benefits based on dependency. We may be able to pay you retroactive benefits for your dependents if you submit your dependency claim within a year from the date of this letter. If you wish to notify us of your dependents, please do so through eBenefits, an electronic resource in a self-service environment. Use of these resources often helps us serve you faster! Just visit [www.eBenefits.va.gov](http://www.eBenefits.va.gov) to enroll and submit your dependency information. If you would prefer to submit your request to add your dependents to your award in paper, please complete, sign, and return VA Form 21-686c, *Application Request to Add and/or Remove Dependents*. You can locate the appropriate form(s), please the visit the following website: [www.va.gov/vaforms](http://www.va.gov/vaforms).

## Please Take Action: What Things Affect Your Right to Payment?

Please notify VA **immediately** if there is a change in any condition affecting your right to continued payments. If you don't notify us of these changes immediately, you may have to return any overpayments. Those changes include:

### Evidence received shows a change is warranted.

**Military Pay or Worker's Compensation:** Your payments may be affected by the following, which you must bring to our attention:

- Reentrance into active military or naval service.
- Receipt of armed forces service retirement pay, unless your retirement pay has already been reduced because of award of disability compensation.
- Receipt of benefits from the Office of Federal Employees Compensation.
- Receipt of active duty or drill pay as a reservist or member of the National Guard.

**Dependents:** If you have a disability rating of 30 percent or more, you must advise VA of any change with your spouse or children.