Pension and fiduciary service

PMC VSR Intermediate Core Course

Phase 5: Proficiency Development  
Part 5: Award Adjustments

Determine Amended Income Adjustments

Trainee Guide

July 2024

Determine Amended Income Adjustments

Lesson Overview

| Topic | Description |
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| Time Estimate: | 4 hours |
| Purpose of the Lesson: | This lesson is part of the entry-level course for PMC VSRs. The purpose of this lesson is to prepare PMC VSRs to recognize and accurately calculate income related adjustments including COLA and Omnibus related changes. |
| Prerequisite Training Requirements: | Prior to taking the Determine Amended Income Adjustments lesson, trainees must complete the entry-level course Phases 1–4, Phase 5 Parts 1-4. |
| Target Audience: | This lesson is for entry-level PMC VSRs. |
| Knowledge Check: | Phase 5.5. Determine Amended Income Adjustments Knowledge Check |
| Lesson References: | * **38 CFR 3.31 (Commencement of the Period of Payment)** * **CFR 3.262 (Evaluation of Income)** * **38 CFR 3.272 (Exclusions of Income)** * **38 CFR 3.400 (General)** * **M21-1 I.i.1.B.1.d. (Definition: Third Party Information)** * M21-1 II.iii.1.A.1.a. (Requirements for a Complete Claim Received on or After March 24, 2015) * **M21-1 III.ii.1.B.4.a. (Using the SSA Inquiry Command in Share)** * M21-1 VI.i.1.B.1.a. (Notifying a Claimant or Beneficiary of a Potentially Adverse Decision) * M21-1 IX.i.3.A.2. (Development of Income and Net Worth-Dependent Cases) * M21- 1IX.i.3.A.2.d. (Determining and Recording the Receipt of Income) * M21-1 IX.iii.1.A.1. (Income Reporting for Pension and Parents’ DIC) * M21-1 IX.iii.1.A.3. (Denying a Claim When IVAP Is Excessive; Considering Amended Income Information) * **M21-1 IX.iii.1.A.5.b. (Provisions of 38 CFR 3.31)** * **M21-1 IX.iii.1.A.5.d. (Determining Whether to Apply 38 CFR 3.31)** * **M21-1 IX.iii.1.A.5.h. (Example 1: Recomputing Awards Based on New Income Information)** * **M21-1 IX.iii.1.A.5.i. (Example 2: Recomputing Awards Based on New Income Information)** * M21-1 IX.iii.1.A.6.e. (Reduction or Discontinuance of an Award After Receipt of Nonrecurring Income) * M21-1 IX.iii.1.A.6.h. (Increases Resulting Solely from the Enactment of Legislation) * **M21-1 IX.iii.1.B.1.k. (SSI Program)** * **M21-1 IX.iii.1.E.1.a. (Changing Rate of Pension)** * **M21-1 IX.iii.1.E.1.b. (Knowledge Needed to Determine Monthly Rate of Pension)** * M21-1 IX.iii.1.E.5. (Income Classifications) * M21-1 IX.iii.1.E.5.c. (Definition: Nonrecurring Income) * **M21-1 IX.iii.1.E.6. (Counting Income for Department of Veterans Affairs Purposes [IVAP])** * M21-1 IX.iii.1.E.6.a. (Counting Nonrecurring Income) * M21-1 IX.iii.1.E.6.i. (Counting Irregular Income) * M21-1 IX.iii.1.E.6.j. (Example 1: Counting Irregular Income) * M21-1 IX.iii.1.E.6.u. (Date of Receipt of Income Is Not Known) * **M21-1 IX.iii.1.E.7. (Counting Income During the Initial Year)** * **M21-1 IX.iii.1.E.7.d. (Example 2: Income Counting for the Initial Year – IVAP Changes)** * **M21-1 IX.iii.1.E.7.g. (Example 1: Income Changes During Initial 12 Months of Award)** * **M21-1 IX.iii.1.E.7.l. (Example 2: Counting Income During the Initial Year)** * **M21-1 IX.iii.1.E.7.m. (Example 3: Counting Income During the Initial Year)** * **M21-1 IX.iii.1.E.7.n. (Example 4: Counting Income During the Initial Year)** * M21-1 IX.iii.1.H.1. (Adjustments Based on Changes in Income) * M21-1 IX.iii.1.H.1.a. (Counting Income) * M21-1 IX.iii.1.H.1.b. (Time Limit to Furnish Amended Income Information to Increase the Rate) * M21-1 IX.iii.1.H.1.c. (Definition: Same Calendar Year Under 38 CFR 3.660.b.1) * M21-1 IX.iii.1.H.1.d. (Example 1: Time Limit to Furnish Amended Income Information to Increase Rate) * M21-1 IX.iii.1.H.1.e. (Example 2: Time Limit to Furnish Amended Income Information to Increase Rate) * M21-1 IX.iii.1.H.1.f. (Time Limit to Submit Amended Income Information to Reduce an Overpayment) * M21-1 IX.iii.1.H.2. (Cost-of-Living Adjustments [COLA]) * M21-1 IX.iii.1.I. (Counting Specific Types of Income) * M21-1 IX.iii.1.I.1.g. (Gifts and Inheritances of Property or Cash) * M21-1 IX.iii.1.I.1.i. (Gains From Gambling) |
| Lesson Objectives: | By the end of this lesson, you will be able to:   * Determine award adjustment based on amended income * Determine whether income type is countable * Determine whether to develop for amended income information * Determine whether amended income information is received within the time limit * Determine whether amended income qualifies for an award adjustment |
| What You Need: | * Trainee Guide * Access to CPKM * Access to VBMS-A * Access to VSR Assistant for job aids * Refer to *Appendices A and B* |

| PowerPoint Slides | Notes | |
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| Determine Amended Income Adjustments |  | |
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| Why It Matters!  The Determine Amended Income Adjustments course is important because in Department of Veterans Affairs (VA) income-based benefit programs, the amount of a beneficiary’s income for VA purposes (IVAP) determines the VA benefit rate payable. |  | |
| Definitions (1 of 3)   * The amount of a beneficiary’s income for VA purposes (IVAP) determines the VA benefit rate payable. * *Nonrecurring income* is essentially a one-time receipt of income.   + one-time income * *Recurring income* is income that comes to the income recipient on a regular basis, such as weekly or monthly, and is received in regular amounts. * *Short-term recurring income* is recurring income that has not been counted on the VA award for at least 12 months. * ***Irregular income*** is an intermediate category of income that has characteristics of both recurring and nonrecurring income. |  |
| Definitions (2 of 3)   * The *initial year* is defined as the period extending from the effective date of the award, or later date of the Veteran’s death, through the end of the month that is 12 months after the month during which pension entitlement arose. * Reported annual income refers to all countable family income *before* the 10-percent reduction for retirement income and the spouse’s income exclusion. * The *same calendar year* is the year in which the applicable calendar year or initial period ends. |  |
| Definitions (3 of 3)   * The *effective date* or *entitlement date* is the date a claimant is entitled to benefits under the existing law without regard to [38 CFR 3.31](https://www.ecfr.gov/cgi-bin/text-idx?SID=0a9fd37e6b8aa36ab0e5b8daf48d45e7&mc=true&node=se38.1.3_131&rgn=div8). * The *payment date* is the date an award is effective after application. * *Third party information* is any information that is not received from the beneficiary or from the beneficiary’s fiduciary. * Written correspondence is considered third party when received without the beneficiary’s signature or the signature of his/her fiduciary. |  |
| Inclusions/Exclusions   * The following types of income are all countable income for pension purposes:   + earnings   + retirement or survivors’ programs   + interest   + dividends   + unemployment compensation   + operation of a business, and   + life insurance proceeds received before December 10, 2004, because of the death of a Veteran |  |
| **Counting Income (1 of 2)**   * Income counting procedures, such as time limits to submit a claim for an increased rate, may vary based on the specific type of award adjustment such as   + running awards   + original awards, and   + new awards (awards granted after previous finally denied claim for pension) |  |
| Counting Income (2 of 2)   * A claimant may attempt to reduce net worth or countable income by transferring property to another person without actually giving up all rights in the property.  However, no sale or gift of property to a   + member of the same household will reduce the claimant’s net worth or IVAP, or   + person outside the claimant’s household will reduce net worth or IVAP, unless the claimant can demonstrate that there has been an actual relinquishment of rights to the property and income from the property |  |
| Provisional Income   * Do not count any awarded benefits, such as Black Lung benefits, if   + it is later determined that the claimant is not eligible for the amount awarded, and   + the claimant makes a complete repayment |  |
| **Counting Burial Benefits**   * Do not count VA burial benefits. * Certain prepaid burial plans, often characterized as irrevocable burial trusts, earn interest that is added to the value of the policy to offset the effects of inflation.   + Do not count the interest on such a burial plan if it is not available to the VA claimant. |  |
| Income Garnishment   * If a claimant’s benefits, such as Social Security, are subject to involuntary withholding due to legal action initiated by a third party, count the entire amount even though the claimant does not receive it all.   + If benefits are withheld to recoup an overpayment of the benefit, count only the actual amount received. |  |
| **Non-Retirement Annuities & Withdrawal of Contributions from Retirement Funds**   * Count, on an annual basis, only the amount of interest received from a non-retirement annuity or similar instrument if the beneficiary purchased the annuity using funds VA already considered as a part of net worth, or conversion of assets from a property sale. * If a claimant receives a distribution of retirement benefits, count the entire amount received.   + This is the case, even though all or part of the distribution might represent a return of withheld wages which were previously counted as IVAP as part of the claimant’s gross wages. |  |

| PowerPoint Slides | Notes | |
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| **Gifts and Inheritance of Property or Cash**   * Count gifts and inheritances of property or cash as received. * The value of a gift or inheritance of property is the fair market value of the property at the time it is received, and * The value of a financial instrument, such as a stock certificate or bond, is the amount it would bring if it were cashed on receipt, even though this might be less than its face value. |  |
| **Deed or Mortgage**   * If a claimant receives a contract for deed or mortgage as a gift or by inheritance after the date of entitlement to pension, the value of the contract for deed ormortgage is countable income for pension purposes for 12 months from the first of the month after the month of receipt. * If the claimant received the contract for deed or mortgage as a gift or by inheritance before the date of entitlement to pension, any interest received under the instrument is countable income, but principal payments are considered a conversion of assets. |  |
| **Whether to Count or Not (1 of 2)**   * Count the Social Security lump-sum death benefit for one year beginning the first day of the month after the month in which it was received. * Count VA education or compensation benefits, including Dependency and Indemnity Compensation (DIC), and benefits paid to a claimant as accrued amounts based on the entitlement and death of another beneficiary * MOHP is not considered as countable income in the determination of Veterans or Survivors Pension benefits. * Do not count pension benefits paid as an accrued amount. * If one of two Veterans married to each other receives pension and the other Veteran receives disability compensation, count the compensation as income for pension purposes. |  |

| PowerPoint Slides | Notes | |
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| **Whether to Count or Not (2 of 2)**   * Do not count Social Security or similar benefits withheld to recoup a prior overpayment from SSA or other non-VA organization. * Do not count any type of benefit for which eligibility is based on the claimant’s financial need, such as Welfare, Supplemental Security Income (SSI), and savings from prescription drug discounts received under the Medicare Prescription Medication, Improvement, and Modernization Act (MMA). * Do not count the Veteran’s month of death (MOD) payment as income on a surviving spouse’s Survivors Pension award. |  |
| **Time Limit**   * For an original award or a new award after a period of non-entitlement, the “income year” is the initial year.   + a claimant can have more than one “initial year; otherwise, the income year is the applicable calendar year * If pension was paid at a lower rate based on anticipated income, pension may be increased in accordance with the facts found if satisfactory evidence of entitlement is received within the same or next calendar year. |  |
| **Scenario 1: Time Limit** |  |
| **Practice Exercise Activity 1: Determine Countable Income**   * Instructions:   + Divide into groups of four.   + Use Appendix B: Part A—Review Income.   + Work as a group to determine the countable income based on Claim 1. * Time allowed: 15 minutes |  |
| Amended Income Adjustment  Road signs: Develop for additional information if needed; Enter the amended countable income into VBMS-A; Calculate IVAP using the amended income; and Process the award adjustment. |  |
| **Current Law Pension**   * Current-law pension income is based on 12-month annualization periods   + After the initial year, income-counting periods for irregular income and medical expenses coincide with the calendar year * For cases involving an original claim or if a claim is received after a period of non-entitlement the initial annualization period extends from the date of pension entitlement through the end of the month that is 12 months from the month during which entitlement arose * For cases involving a running award income reporting period for all years after the initial year of an original or new award is based on the calendar year |  |
| Reporting Period for Parents’ DIC   * When developing an initial or supplemental claim received after a period of non-entitlement, request   + income information from the date of entitlement through December 31 of the year during which entitlement arose, and   + expected income for the next calendar year |  |
| **Section 306 and Old\_Law Pension**   * Income for Section 306 Pension and Old-Law Pension is computed on a calendar-year basis.   + The income at issue is always the amount of income     - received from January 1 through December 31 of the current year, and     - expected during the next calendar year |  |
| Development: Net Worth (1 of 2)   * For claims received on or after October 18, 2018, review the asset and income information provided on the application to determine if a claimant’s net worth is at or below the bright-line net worth limit. * If additional net worth information is needed for claims received on or after October 18, 2018, send a locally-generated letter requesting completion of [*VA Form 21P-0969*, *Income and Asset Statement in Support of Claim for Pension or Parents’ Dependency and Indemnity Compensation (DIC)*](http://www.vba.va.gov/pubs/forms/VBA-21P-0969-ARE.pdf). |  |
| Development: Net Worth (2 of 2)   * Evaluate a child’s net worth independently   + if the child’s net worth is excessive, remove the child from the award regardless of whether removing the child and their income results in a higher rate of pension * Evaluate the child’s net worth using the applicable net worth rules for dates of claim either before, on or after October 18, 2018. |  |
| Developing for a Child’s Income   * If a Veteran or surviving spouse requests an exclusion of a child’s income, provide [*VA Form 21P-0571, Application for Exclusion of Children’s Income*](http://www.vba.va.gov/pubs/forms/VBA-21P-0571-ARE.pdf). * Do not develop for hardship if the child’s income is   + *not* available to the Veteran or surviving spouse, or   + otherwise excludable |  |
| Development: Interest Income from Net Worth  Initiate development for interest income from net worth if a claimant reports or Federal tax information (FTI) match information shows   * assets which may be earning interest, but it is not clear whether or not they are * when FTI is not available and interest bearing assets are over the threshold provided on the application form with no interest income reported * interest or dividend income of over $250, but does not report the source of the dividends or interest as net worth, or * the same amount of interest and net worth, as the claimant most likely confused the two fields. |  |
| Develop for Income Information – Complete Claim   * M21-1 II.iii.1.A.1.a. (Requirements for a Complete Claim Received on or After March 24, 2015) * VA does *not* require beneficiaries to use a specific form to report a change in income that will result in a *decrease* in benefits.  A beneficiary may report such changes   + in writing   + by telephone or e-mail, or     - through a VA claims submission service website |  |
| Development Time Limit Expires   * If a claimant does not respond or does not provide a response that satisfies the requirements of the development letter, deny the claim for failure to prosecute * If the claimant reports income or assets that cause income or net worth to exceed applicable limits, but does not provide evidence showing that covered assets were transferred, deny the claim for excessive income or net worth |  |

| PowerPoint Slides | Notes | |
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| Review: Develop for Income Information   * What evidence is needed for one-time income?   + *Type of income*   + *Specific date of receipt*   + *Amount of payment* * What evidence is needed for irregular income?   + *Type of income*   + *Specific dates of receipt*   + *Amount of payment* * What evidence is needed for recurring income?   + *The frequency of payment (monthly, weekly)*   + *The gross amount of payment*   + *The date the payments started*   + *The date and amount of any retroactive payment received* * *The dates of any changes in the monthly rate of income* |  |
| Practice Exercise 2—Develop for Income Information   * Instructions:   + Divide into groups of four.   + Use Claim 2.   + Complete Appendix B: Develop for Income Information Worksheet.   + Be prepared to share your finished activity with other groups. * **Time allowed:** 20 minutes |  |
| Enter Amended Countable Income in VBMS-A  Road signs: Develop for additional information if needed; Enter the amended countable income into VBMS-A; Calculate IVAP using the amended income; and Process the award adjustment. Enter the amended countable income into VBMS-A is highlighted. |  |
| Amended Income Time Limit (1 of 2)   * For an original award or a new award after a period of non-entitlement, the “income year” is the initial year   + In situations where pension was paid at a lower rate based on anticipated income, pension may be increased in accordance with the facts found if satisfactory evidence of entitlement is received within the same or next calendar year * A claimant has the entire calendar year that follows the applicable calendar year (or that follows the year that the initial year ends) to submit satisfactory evidence of entitlement for the calendar year in question |  |

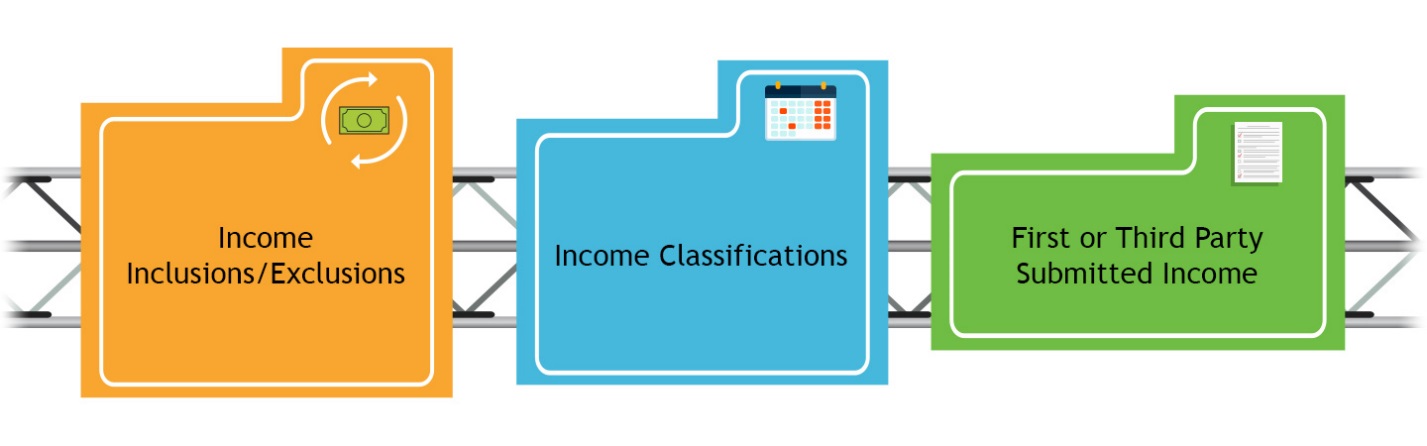
| PowerPoint Slides | Notes | |
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| Amended Income Time Limit (2 of 2)   * If the same calendar year is an initial year, VA must receive evidence of entitlement before the end of the calendar year that follows the year in which the initial year ends.   If the same calendar year is a calendar yar VA must receive evidence of entitlement before the end of the following calendar year. |  |
| Practice Exercise – Amended Income   * Instructions:   + Divide into groups of four.   + Use Claim 3.   + Complete Appendix B: Amended Income worksheet.   + Be prepared to share your finished activity with other groups. * Time allowed: 15-20 minutes |  |
| Calculate IVAP Using the Amended Income  **Road signs: Develop for additional information if needed; Enter the amended countable income into VBMS-A; Calculate IVAP using the amended income; and Process the award adjustment. Calculate IVAP using amended income is highlighted.** |  |
| **Determine if IVAP will Increase or Decrease the Rate**   * If the IVAP causes a decrease in the rate, then the reported income is not required on an approved form * If the IVAP causes an increase in the rate, then the reported income is required on a prescribed form |  |
| ****Applying Omnibus****   * *The Omnibus Budget Reconciliation Act of 1982 (OBRA),* provided the statutory authority for [38 CFR 3.31](https://www.ecfr.gov/cgi-bin/text-idx?SID=0a9fd37e6b8aa36ab0e5b8daf48d45e7&mc=true&node=se38.1.3_131&rgn=div8) * The Omnibus Act was intended to save money by withholding payment for the initial month of entitlement or *stub month* * If an award is an *original or new award* (regardless if awarded due to an initial or supplemental claim, or higher-level review), [38 CFR 3.31](https://www.ecfr.gov/cgi-bin/text-idx?SID=0a9fd37e6b8aa36ab0e5b8daf48d45e7&mc=true&node=se38.1.3_131&rgn=div8) applies * When an election of current-law pension from Section 306 Pension or Old-Law Pension results in an increased rate, the new rate commences as of the first of the month following the date of the election. * Elections between disability compensation and pension (including assumed elections) are subject to [38 CFR 3.31](https://www.ecfr.gov/cgi-bin/text-idx?SID=0a9fd37e6b8aa36ab0e5b8daf48d45e7&mc=true&node=se38.1.3_131&rgn=div8), but [38 CFR 3.31](https://www.ecfr.gov/cgi-bin/text-idx?SID=0a9fd37e6b8aa36ab0e5b8daf48d45e7&mc=true&node=se38.1.3_131&rgn=div8) does *not* apply if an assumed election results solely from a legislative change, such as when a cost-of-living adjustment (COLA) under [38 CFR 3.27](http://www.ecfr.gov/cgi-bin/text-idx?SID=ed44fb8f826c2e73b1676e2c4cdbb87a&node=se38.1.3_127&rgn=div8) makes an election of the other benefit advantageous. |  |
| Process the Award Adjustment  **Road signs: Develop for additional information if needed; Enter the amended countable income into VBMS-A; Calculate IVAP using the amended income; and Process the award adjustment. Process the award adjustment is highlighted.** |  |
| Processing New Income that May Reduce Benefits (1 of 3)   * If a beneficiary provides incomplete income information that only contains the amount of recurring income, but not the date it started   + - take award action to count the income date last paid using end product (EP) 150 and send notice to the beneficiary of the income adjustment     - establish an EP 600, and     - send a notice of proposed adverse action requesting the date the income was first received and, proposing to count the income from     - the first day of the previous 12-month annualization period preceding the report of new income, or the effective date of the award, whichever is the later |  |
| **Processing New Income that May Reduce Benefits (2 of 3)**   * If a beneficiary provides incomplete income information that only contains the date that the income was received, but not the amount of income   + - clear the EP 150     - establish an EP 600, and send a notice of proposed adverse action     - requesting the amount of income, and     - proposing to discontinue pension effective the first of month after the date the income was received |  |
| **Processing New Income that May Reduce Benefits (3 of 3)**   * If a beneficiary provides incomplete income information that only contains information that income started, but not the amount of income or the date it started   + clear the EP 150   + establish an EP 600, and send a notice of proposed adverse action     - requesting the amount of income and the date it was first received     - proposing to discontinue pension the first day of the previous 12-monthannualization period preceding the report of new income, or the effective date of the award, whichever is the later |  |
| **COLA Adjustments (1 of 3)**   * If the Social Security COLA does not reduce the rate of current-law pension, count the increased rate of Social Security from the effective date of the COLA (generally December 1). * If a Social Security COLA adjustment results in a decrease in the rate of current-law pension, decrease the pension rate effective the first of the month after the effective date of the COLA/MAPR increase * if deductible expenses for the calendar year associated with the COLA are projected to increase, then carry forward the previous year’s pension payment rate until February 1 |  |
| **COLA Adjustments (2 of 3)**   * If records show no Medicare or supplementary medical insurance benefit (SMIB), multiply the monthly Social Security amount in the record by the COLA factor. * If records show a standard SMIB deduction,   + multiply the pre-COLA rate by the COLA factor and round the product to the next lower dime   + subtract from this amount the new post-COLA Social Security standard SMIB deduction and round the result to the next lower dollar, and   + add back the SMIB deduction |  |
| **COLA Adjustments (3 of 3)**   * If a beneficiary receives additional income because of a COLA in a benefit program other than Social Security, the general rule for counting recurring income applies.   + Count the additional income from the first of the month after the month during which it is received. |  |
| **Reviewing Computing an Award (1 of 4)**   * A claimant has until the end of the calendar year that follows a calendar year or the end of an initial period to furnish new income information and get a retroactive increase   + Until the time limit has expired, the pension or parents’ DIC payment amount (“rate”) is always provisional * The adjustment of a provisional rate does not constitute an *increased rate*, unless the change in income results in an increased rate compared to the month immediately preceding the date that the income change is effective * If a change in income *does* cause an increased rate (compared to the month immediately preceding the date that the income change is effective), [38 CFR 3.31](https://www.ecfr.gov/cgi-bin/text-idx?SID=0a9fd37e6b8aa36ab0e5b8daf48d45e7&mc=true&node=se38.1.3_131&rgn=div8) applies   + Carry forward the preceding month’s rate for the stub month |  |
| **Review: Computing an Award (2 of 4)**   * To allow the beneficiary the benefit of the MAPR increase, [38 CFR 3.31](https://www.ecfr.gov/cgi-bin/text-idx?SID=0a9fd37e6b8aa36ab0e5b8daf48d45e7&mc=true&node=se38.1.3_131&rgn=div8) is a factor, and the effective dates of an income change and MAPR change coincide,   + carry forward the *deductible expenses* and *non-Social Security* income (as opposed to the pension rate) from the month immediately preceding the income/MAPR change * If the beneficiary receives recurring Social Security income, count the *post-COLA* Social Security rate from the effective date of the COLA |  |
| **Review: Computing an Award (3 of 4)**   * If the beneficiary receives a benefit other than Social Security which has a COLA increase effective the same date as the MAPR change**,**    + carry forward the rate of the other benefit (as opposed to the VA pension rate) from the month preceding the income/MAPR change (that is, November for a December 1 COLA) |  |
| **Review: Computing and Award (4 of 4)**   * If a pension beneficiary receives non-recurring income, the income is counted on the award for 12 months   + the effect on pension payments depends on whether the non-recurring income causes discontinuance or only reduction of the running award * If an award must be **reduced**, resume the pre-adjustment rate exactly 12 months from the date of the reduction. * If an award must be **discontinued**, benefits cannot be resumed for 13 months. |  |
| Terminate the Award If IVAP Is Excessive  Award screen showing IVAP in VBMS-A |  |
| KC Lesson Summary Review    **Time Allowed: 10 minutes** |  |
| What’s Next   * Complete Determine Amended Income Adjustments course evaluation: TMS ID #: 4408487 |  |

Demonstration: Practice Exercise - Terminate the Award

1. What income information would you use to determine if the award should be terminated?
2. Does the income information need to be on a prescribed form?
   1. If not, why?
3. What impact, if any, would result from an employer’s submission of income information to the VA?

Appendix

**Review Types of Income**



**Income Within Initial or Calendar Year**

Example of initial year, calendar year and overlap period with the following dates:
5/13/2016 Entitlement date/effective date; beginning of initial year
6/1/2016 Date of payment 
5/13/2016 to 12/31/2016  A period
12/31/2016 End of A period
1/1/2017 beginning of first full calendar year
1/1/2017 to 5/31/2017 Overlap period or B period
5/31/2017 End of initial year
6/1/2017 to 12/31/2017 C period
12/31/2017 End of first full calendar year


**Terminate the Award if IVAP is Excessive**

