

— FWD ASSIST HQ —

FIELD GUIDE

Checking Your Combined VA Rating

Combine your evaluations the way the VA does
so you can check your own combined figure.



J. Erickson

A FWD Assist HQ Field Guide

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This guide is education, not representation. It explains how part of the VA system works so you can handle your own business with confidence. It is not legal or claims advice, and reading it does not create any representative relationship between you and the author. The author is not affiliated with the Department of Veterans Affairs, and nothing here is endorsed by the VA.

This guide prints no live VA dollar figures on purpose, because they change. Before you make a decision based on any number, check the current figure at va.gov. No book can promise you a rating; the evidence in your file decides the result. Help from an accredited Veterans Service Officer is always free.

In crisis? Call the **Veterans Crisis Line**: dial **988**, then press **1**. You can also text **838255** or chat online at veteranscrisisline.net. It is free, confidential, and available 24/7.

Checking Your Combined VA Rating

Combine your evaluations the way the VA does so you can check your own combined figure.

Companion to *VA Math*.

This is general education, not legal or claims advice, and not guidance for your specific claim. It cannot promise you a rating or an outcome, and no one can. For help with your own claim, see a free accredited representative (see [the back of this guide](#)). Nothing here creates a representative relationship.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

THE BEST WAY TO USE THIS GUIDE

The strongest position is to be your own informed advocate and to work with a free accredited representative. An accredited Veterans Service Organization, such as the DAV, VFW, American Legion, or a county or state veterans office, helps at no charge. Accredited claims agents and attorneys can help too. They can't charge for work done before VA issues its initial decision on your claim, and after that they may charge a fee within the limits of 38 CFR 14.636. This guide is here so you understand your own situation and can work with them as a full partner instead of handing it over blind. If you'd rather handle this yourself, and you're comfortable doing that, the guide walks you through every step. Either way, you stay in control.

The Outcome and What You Need Before You Start

The outcome: By the end of this guide you'll be able to combine your individual evaluations the way VA does and check your own combined figure against your decision letter and VA's calculator.

This guide prepares you for the task. It doesn't and can't promise a rating, a level, or an outcome. The evidence in your file decides the result. Any figure this topic touches can change; check the current number at [va.gov](https://www.va.gov).

WHAT YOU NEED BEFORE YOU START

- ☐ Your rating decision and codesheet, listing each condition and its evaluation.
- ☐ A note of which conditions, if any, affect both arms, both legs, or paired skeletal muscles.
- ☐ Access to VA's [disability ratings page](#), which has the combined ratings table and a calculator.
- ☐ The name of a free accredited representative if your figures don't match.

When to start: Any time you want to understand or double-check your combined evaluation, especially before filing for an increase or when a decision changes one of your ratings.

Start Here: The Basics

Many veterans are surprised that VA doesn't add their evaluations together. It combines them with a fixed method, often called the whole-person method: each condition takes its share of the capacity that's still left after the ones before it, so the total climbs toward the top but rarely reaches it by combining alone. When both arms, both legs, or paired skeletal muscles are affected, a small extra step called the bilateral factor comes first. This guide teaches the method so you can check your own figure. It prints no rate tables on purpose; use the current table and calculator at va.gov to run your actual numbers.

Where this is written down: 38 CFR § 4.25; 38 CFR § 4.26.

The Steps

STEP 1

List every service-connected evaluation, most severe first.

Write your service-connected conditions in one list, from the highest evaluation to the lowest, exactly as they appear on your rating decision and codesheet. Mark the ones that affect a paired limb or paired skeletal muscles, and which side each is on.

Done when you have one ordered list of every evaluation, biggest first, with paired-limb conditions marked and none left out.

STEP 2

Understand the whole-person idea: VA combines, it doesn't add.

Picture yourself starting at full capacity. Each evaluation takes away a share of the capacity that's still left, not a share of the original whole. Your most severe evaluation comes off the full person, and every later one comes off only what remains. That's why the combined value is lower than the straight sum, though rounding at the end can sometimes bring it back up to the sum.

Done when you can explain why stacking evaluations doesn't simply add up to their total.

STEP 3

Apply the bilateral factor first, if it applies.

The bilateral factor applies only when there's a compensable (above zero) disability on each side of a pair: both arms, both legs, or paired skeletal muscles. If it applies, combine the right-side and left-side ratings with each other first, using the table. Then add (don't combine) 10 percent of that combined value. The result counts as one disability, and it goes into your list in its order of severity. If both arms and both legs are affected, combine all four sides together in order of severity and add the 10 percent once.

If you have a compensable disability on both sides of a pair, **then** work the bilateral factor before any other combining. **If** one side is rated zero or nothing is paired, **then** the factor doesn't apply; skip it. **If** leaving a paired disability out of the bilateral calculation would give a higher combined result, **then** VA has to use the more favorable way; ask your accredited representative to check it.

Where this is written down: 38 CFR § 4.26(a) through (d).

Done when you've either worked the bilateral value and placed it in your list by severity, or confirmed the factor doesn't apply.

STEP 4

Combine your evaluations two at a time with the combined ratings table.

Take your two highest values. Find the higher one in the left column and the lower one across the top, and read the number where they meet. Then combine that result with your next value the same way. Keep folding in one value at a time, in order of severity, until you've used them all.

Do not try to combine three values in one move. There's no three-way lookup; combine two, then fold in the next.

Where this is written down: 38 CFR § 4.25(a).

Done when you have a single combined value from folding in every evaluation two at a time.

STEP 5

Round only once, at the very end.

Carry the whole-number value you read off the table through every combination. Don't round it to the nearest ten until the last value is folded in, then round once to the nearest multiple of ten. A value ending in 5 rounds up.

Do not round after each combination. Rounding in the middle can change your final figure.

Where this is written down: 38 CFR § 4.25(a) and (b).

Done when you have one final combined figure, rounded once at the end.

STEP 6

Check your figure with VA's calculator.

Enter your evaluations in the calculator on [VA's disability ratings page](#), mark any paired-limb conditions as the tool asks, and compare its result to the figure you worked by hand.

Done when your hand figure and the calculator agree, or you know where they differ.

STEP 7

Compare your combined figure to your decision letter.

Find the combined evaluation on your rating decision and compare it to the figure you just checked. They should match. If they don't, look at three things: whether every individual evaluation is the one you expected, whether the bilateral factor was applied when it should have been, and whether every rated condition was included.

Done when you know whether your figure matches the combined evaluation on your decision, and if not, where the difference comes from.

STEP 8

If the figures don't match, take it to an accredited representative.

Bring your ordered list and your worked figure to a free accredited representative. A missed bilateral factor or a left-out condition is an error in how VA applied the rules, and a Higher-Level Review is one way to raise it. A rating you think is too low for the evidence is a different question about that one evaluation. Either way, the one-year review window from the decision notice applies.

If the difference is in the combining or the bilateral factor, **then** ask your representative about a Higher-Level Review (VA Form 20-0996). **If** it's in an individual evaluation, **then** work out with your representative which lane fits that evaluation.

Where this is written down: 38 CFR § 3.2500(a); 38 CFR § 3.2601.

Done when any mismatch has a planned next step with an accredited representative, inside the one-year window.

Recap Checklist

- ☐ I listed every evaluation, most severe first, and marked paired-limb conditions.
- ☐ I understand VA combines evaluations against remaining capacity; it doesn't add them.
- ☐ I applied the bilateral factor first where it applies, or confirmed it doesn't.
- ☐ I combined my evaluations two at a time with the table, in order of severity.
- ☐ I rounded only once, at the very end.
- ☐ I checked my figure with VA's calculator.
- ☐ I compared my figure to the combined evaluation on my decision letter.
- ☐ I took any mismatch to a free accredited representative within the one-year window.

Reminder: rules and rates change. Check any current figure at va.gov. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. This guide prepared you for the task. The evidence in your file decides the result.

Get Free, Accredited Help

For anything about your own claim, talk to an accredited representative. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. Free help is available through Veterans Service Organizations such as the DAV, VFW, and American Legion, and through county and state veterans offices.

To find one near you, visit va.gov/get-help-from-accredited-representative. Representation begins only when you sign VA Form 21-22 (for a Veterans Service Organization) or 21-22a (for an individual agent or attorney). With one rare exception for a single unpaid case, only accredited people can represent you before the VA, and only an accredited agent or attorney can charge you a fee. Nothing in this guide creates that relationship.

A warning about claim sharks. Anyone who offers to file your initial claim for a fee, or who guarantees you a rating or a percentage, is selling something you shouldn't buy. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys may charge only after VA issues its initial decision, within the limits of 38 CFR 14.636. Report predatory companies to the VA Office of Inspector General at 1-800-488-8244.

Keep Going: The Full Guide

This field guide is the short, do-this-now companion to the book *VA Math*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

About the Author

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J. Erickson is a service-disabled Air Force veteran. He served as a military firefighter and as a veteran service officer, where he spent years walking veterans through the same claims process he writes about now. He holds an MBA and writes plain-language guides for veterans who want to understand the system without a translator.

He writes the For the Rest of Us series at fwdassisthq.com. This guide is published by FWD Assist HQ as a veteran education resource. It is not affiliated with or endorsed by the Department of Veterans Affairs.