



**SOCIAL SECURITY
& VETERANS DISABILITY**
We Won't Take NO For An Answer®



MARCH 2014

**ELECTRONIC PAYMENT SIGNUP
PLUS IMPORTANT INFORMATION
FOR GOVERNMENT EMPLOYEES**

March is here, and I am sure we are all ready for a break from the extreme weather conditions we have experienced for the last few months! But before it warms up for good, I hope you will take advantage of your time indoors by reading our March e-newsletter. We have included two new and interesting articles that could potentially save you both time and money. Our first article outlines how to sign up to receive Social Security benefits electronically. It's easy to make the switch to Direct Deposit if you're already receiving benefits, or to make sure that future benefits you may be eligible for are signed up for Direct Deposit in advance.

Our second article for the month includes important information for Government employees, including a link to online information and a calculator that can help you determine the amount of the benefits you may be eligible for.

As always, I want to extend an invitation to contact us with your questions about Social Security benefits. Our team has an incredible amount of experience, and we are always happy to share it with you to help you through the process of fighting for the benefits you deserve.

I hope you enjoy this month's articles, and we look forward to hearing from you soon!

Sincerely,

IN THIS ISSUE
Letter From Jan
Electronic Payments
Government Employees
Jan Dils Law Blog

JAN DILS
Social Security Disability
law blog

RECENT POSTS:

New policy may help you get Social Security disability benefits faster

Common Acronyms in Social Security Benefits

Tips for a Successful Disability Interview

Social Security Disability Eligibility: Claiming Well-earned Benefits



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HOW DO YOU SIGN UP TO RECEIVE AN ELECTRONIC PAYMENT?

DIRECT DEPOSIT
Simple. Safe. Secure.

If you are already receiving benefits:

If you already receive Social Security or SSI benefits and you have a bank account, you can sign up for Direct Deposit by:

- Starting or changing Direct Deposit online (Social Security benefits only), or
- Contacting your bank, credit union or savings and loan association, or
- Calling Social Security toll-free at 1-800-772-1213 (TTY 1-800-325-0778), or
- Filling out a Direct Deposit Sign Up Form and taking or mailing it to your Social Security Office. The form is available at <http://www.ssa.gov/deposit> in PDF format for downloading and completion. To read and print the form, you must have Adobe Acrobat Reader software installed on your computer.

Consider the Direct Express® debit card as another viable option. The Direct Express® card is a debit card you can use to access your benefits. And you don't need a bank account. With the Direct Express® card program, your federal benefit payment is deposited directly into your card account. Your monthly benefits will be available on your payment day-on time, every time. You can use the card to make purchases, pay bills or get cash at thousands of locations.

It's quick and easy to sign up for the card. Call the toll-free Direct Express® hotline at 1-877-212-9991. Also, Social Security can help you sign up.

If you don't have an account, you must open an account before you can sign up for Direct Deposit. You should shop around in your area to find an account that

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Request a copy of Jan Dils easy-to-understand plan on how to apply for and win your benefits

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has the features you want at a price you can afford. Some financial institutions offer a low cost account called an "Electronic Transfer Account." When you decide on the account that is right for you, let the representative at the financial institution know that you are interested in signing up to receive your benefits by Direct Deposit.

If You Are Not Currently Receiving Benefits:

If you don't get Social Security or SSI benefits yet but are planning to apply, tell the Social Security representative when you apply for benefits that you want to sign up for Direct Deposit. If you already have an account, have your checkbook or a copy of your bank statement with you.



Source: <http://www.ssa.gov/deposit/howtosign.htm>



IMPORTANT INFORMATION FOR GOVERNMENT EMPLOYEES

Did you know that some Federal employees and employees of State or local government agencies may be eligible for pensions that are based on earnings not covered by Social Security?

If you didn't pay Social Security taxes on your government earnings and you are eligible for Social Security benefits, the formula used to figure your benefit amount may be modified, giving you a lower Social Security benefit.

If you are eligible for Social Security benefits on your own record

- Visit <http://www.ssa.gov/gpo-wep/>. The "How It Works" section of the Windfall Elimination Provision (WEP) fact sheet explains the formula Social Security may use to modify your benefit amount.

Note: Some government pensions do not affect your benefit amount when you apply on your own record.

- How the Windfall Elimination Provision Can Affect Your Social Security Benefit, also available at <http://www.ssa.gov/gpo-wep/>, provides a chart to show how your benefit amount changes based on your years of substantial earnings and the year you became eligible for benefits.
- Follow the same link listed above to use the WEP Online Calculator to calculate your estimated retirement or disability benefits if you are affected by the WEP.

If you are eligible for Social Security benefits on your spouse's record

- The Government Pension Offset (GPO) fact sheet at <http://www.ssa.gov/gpo-wep/> explains how your pension may affect your benefit on your spouse's record.

Note: Some government pensions do not affect your benefit on your spouse's record.

- Use the GPO Online Calculator at the same link to calculate your estimated benefits as a spouse, widow or widower if you are affected by

the GPO.

Windfall Elimination Provision

2014



Your Social Security retirement or disability benefits may be reduced

If you work for an employer who does not withhold Social Security taxes from your salary, such as a government agency or an employer in another country, any pension you get based on that work may reduce your Social Security benefits.

The Windfall Elimination Provision affects how the amount of your retirement or disability benefit is calculated if you receive a pension from work where Social Security taxes were not taken out of your pay. We use a modified formula to calculate your benefit amount, resulting in a lower Social Security benefit than you otherwise would receive.

When your benefits may be affected

The Windfall Elimination Provision primarily affects you if you earned a pension in any job where you did not pay Social Security taxes and you also worked in other jobs long enough to qualify for a Social Security retirement or disability benefit.

For example, this provision affects Social Security benefits when any part of a person's federal service after 1956 is covered under the Civil Service Retirement System (CSRS). However, federal service where Social Security taxes are withheld (Federal Employees' Retirement System) will not reduce your Social Security benefit amounts.

The Windfall Elimination Provision may apply if:

- You reached 62 after 1985, or
- You became disabled after 1985, and
- You first became eligible for a monthly pension based on work where you did not pay Social Security taxes after 1985, even if you are still working.

Why we use a different formula

Social Security benefits are intended to replace only a percentage of a worker's pre-retirement earnings. The way Social

Security benefit amounts are figured, lower-paid workers get a higher return than highly paid workers. For example, lower-paid workers could get a Social Security benefit that equals about 55 percent of their pre-retirement earnings. The average replacement rate for highly paid workers is about 25 percent.

Before 1983, people who worked mainly in a job not covered by Social Security had their Social Security benefits calculated as if they were long-term, low-wage workers. They had the advantage of receiving a Social Security benefit representing a higher percentage of their earnings, plus a pension from a job where they did not pay Social Security taxes. Congress passed the Windfall Elimination Provision to remove that advantage.

How it works

Social Security benefits are based on the worker's average monthly earnings adjusted for inflation. We separate your average earnings into three amounts and multiply the amounts using three factors. For example, for a worker who turns 62 in 2014, the first \$816 of average monthly earnings is multiplied by 90 percent; the next \$4,101 by 32 percent; and the remainder by 15 percent. The sum of the three amounts equals the total monthly payment amount.

The 90 percent factor is reduced in the modified formula and phased in for workers who reached age 62 or became disabled between 1986 and 1989. For those who reach 62 or became disabled in 1990 or later, the 90 percent factor is reduced to 40 percent.

There are exceptions to this rule. For example, the 90 percent factor is not reduced if you have 30 or more years of "substantial" earnings in a job where you paid Social Security taxes. See the first table that lists the amount of substantial earnings for each year.

The second table shows the percentage used depending on the number of years of substantial earnings. If you have 21 to 29 years of substantial earnings, the 90 percent factor is reduced to between 45 and 85 percent.

www.socialsecurity.gov

(over)

Windfall Elimination Provision

Source: <http://www.ssa.gov/gpo-wep/>

Jan Dils keeps you updated on Social Security disability benefits news and important issues that matter the most. We not only focus on Social Security Disability, we also provide legal assistance for Veterans Disability Benefits. We understand the claims process and specialize in making sure Veterans receive the proper representation needed for receiving benefits. For more information on our Veterans Disability services, please visit www.fight4vets.com

FIGHT4VETS.com

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Jan Dils, Attorneys at Law, handles Social Security disability and Veterans' disability claims for clients throughout West Virginia with offices located in Parkersburg-Beckley-Charleston-Huntington-Logan-Morgantown as well as one additional office located in Charlotte, North Carolina. But regardless of where you are located we are able to serve you or a family member Nationwide.

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