



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



MAY 2014

**SOCIAL SECURITY BENEFITS
BASIC FACTS AND
NEW EXPEDITED DISABILITY
PROCESS FOR VETERANS**

After a particularly long, harsh winter, it has been wonderful to welcome spring once again. Each sunny new day reminds us that, no matter what is in the past, the future is full of promise. The first article in the May edition of our newsletter shares some very good news about Social Security's dedication to helping the most disabled Veterans by expediting the decision time for their disability claims. I am hopeful that some of the same practices can be implemented across the board, and that this may signal the beginning of a faster response time for all disability claims in the future.

The second article we have included this month provides an overview of Social Security benefits, with the latest facts and figures available (the data in this article was released in early April). It provides a "snapshot" look at who is receiving retirement and disability benefits, with average amounts received, as well as some projected figures for the future.

Over the years, I have seen how dealing with a disability can be made even more difficult by trying to fight for the benefits you need and deserve. I want to remind you that there is no need to fight this battle alone. We are here for our clients with the experience, expertise and, above all, compassion to help you through the process. I hope you will allow us to take some of the worry out of the equation, so that you can focus on what is truly important: your health, wellbeing and happiness.

If you have questions, give us a call. We are always happy to hear from you, and help in any way we can. And until next month's newsletter arrives, enjoy these

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beautiful days of spring!

Sincerely,



Want to keep up with all of the latest news or to get to know us better? Like us on Facebook!

SOCIAL SECURITY LAUNCHES NEW EXPEDITED DISABILITY PROCESS FOR VETERANS

Good news for our nation's disabled heroes: Social Security has enacted a process to fast-track disability decisions for Veterans with a VA 100% Permanent and Total Rating.

Carolyn W. Colvin, Acting Commissioner of Social Security, announced the launch of a new process to expedite disability claims filed by Veterans with a Department of Veterans Affairs (VA) disability compensation rating of 100% Permanent & Total (P&T). Under the new process, Social Security will treat these Veterans' applications as high priority and issue expedited decisions, similar to the way the agency currently handles disability claims from Wounded Warriors.

"We have reached another milestone for those who have sacrificed so much for our country and this process ensures they will get the benefits they need quickly," said Acting Commissioner Colvin. "While we can never fully repay them for their sacrifices, we can be sure we provide them with the quality of service that they deserve. This initiative is truly a lifeline for those who need it most."

"No one wants to put America's Veterans through a bureaucratic runaround," said Maryland Congressman John Sarbanes, a leading proponent for increasing assistance to Veterans. "As the baby boomer generation ages and more Veterans of the wars in Iraq and Afghanistan need

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care, this common sense change will help reduce backlogs and cut through unnecessary red tape so that our most disabled Veterans receive the benefits they've earned."

In order to receive the expedited service, Veterans must tell Social Security they have a VA disability compensation rating of 100% P&T and show proof of their disability rating with their VA Notification Letter. The VA rating only expedites Social Security disability claims processing and does not guarantee an approval for Social Security disability benefits. Veterans must still meet the eligibility requirements for a disability allowance.

Source: <http://www.ssa.gov/pressoffice/pr/2014/expedited-dib-process2-pr.html>



BASIC FACTS ABOUT SOCIAL SECURITY BENEFITS

In 2014, over 59 million Americans will receive almost \$863 billion in Social Security benefits.

December 2013 Beneficiary Data

Retired workers	38 million	\$49 billion	\$1,294 average monthly benefit
dependents	2.9 million	\$1.9 billion	
Disabled workers	8.8 million	\$10.3 billion	\$1,146 average monthly benefit
dependents	2 million	\$.69 billion	
Survivors	6.2 million	\$6.7 billion	\$1,244 average monthly benefit

Social Security is the major source of income for most of the elderly:

- Nine out of ten people age 65 and older receive Social Security benefits.
- Social Security benefits represent about 38% of the income of the elderly.
- Among elderly Social Security beneficiaries, 52% of married couples and 74% of unmarried persons receive 50% or more of their income from Social Security.
- Among elderly Social Security beneficiaries, 22% of married couples and about 47% of unmarried persons rely on Social Security for 90% or more of their income.

Social Security provides more than just retirement benefits:

- Retired workers and their dependents account for 74% of total benefits paid in December 2013.
- Disabled workers and their dependents account for 16% of total benefits paid in December 2013.
- About 90 percent of workers age 21-64 in covered employment in 2013 and their families have protection in the event of a long-term disability.
- Just over 1 in 4 of today's 20 year-olds will become disabled before reaching age 67.
- 68% of the private sector workforce has no long-term disability insurance.
- Survivors of deceased workers account for 10% of total benefits paid in December 2013.
- About one in eight of today's 20 year-olds will die before reaching age 67.
- About 96% of persons aged 20-49 who worked in covered employment in 2013 have survivors insurance protection for their young children and the surviving spouse caring for the children.

An estimated 165 million workers are covered under Social Security.

- 51% of the workforce has no private pension coverage.
- 34% of the workforce has no savings set aside specifically for retirement.
- In 1940, the life expectancy of a 65-year-old was almost 14 years; today it is about 20 years.
- By 2033, the number of older Americans will increase from 46.6 million today to over 77 million.
- There are currently 2.8 workers for each Social Security beneficiary. By 2033, there will be 2.1 workers for each beneficiary.

Source: <http://www.ssa.gov/pressoffice/basicfact.htm>

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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963 Market St
Parkersburg, WV 26101

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Jan Dils, Attorneys at Law, L.C. | 963 Market Street | Parkersburg | WV | 26101