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At each stage of your life, **my Social Security** is for you. Your personal online my Social Security account is a valuable source of information beginning in your working years and continuing throughout the time you receive Social Security benefits.

**If you receive benefits or have Medicare, you can:**

**Use a my Social Security online account to:**

- Get your benefit verification letter;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number; and
- Start or change direct deposit of your benefit payment.

**If you do not receive benefits, you can use a my Social Security online account to get your Social Security Statement, to review:**

- Estimates of your retirement, disability, and survivors benefits;
- Your earnings record; and
- The estimated Social Security and Medicare taxes you've paid.

**How do you create a my Social Security Online account?**

You may sign in or create an account to access your own personal information only. Unauthorized use of this service is a misrepresentation of your identity to the federal government and could subject you to criminal or civil penalties, or both.

#### TO GET STARTED

visit <http://www.socialsecurity.gov/myaccount/> and click the "Sign in or Create an Account" button at the bottom of the page.

Source: <http://www.socialsecurity.gov/myaccount/>

## Extra Help with Medicare Prescription Drug Plan Costs

**What help can you receive?**

Medicare beneficiaries can qualify for Extra Help with their Medicare prescription drug plan costs. The Extra Help is estimated to be worth about \$4,000 per year. To qualify for the Extra Help, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 States or the District of Columbia.

Visit <http://www.socialsecurity.gov/prescriptionhelp/> for more information on the Extra Help Program, as well as:

- To see if you qualify for Extra Help and apply
- Extra Help forms and publications
- Extra Help information for caregivers and organizations
- Extra Help information in other languages
- Information on the review of your eligibility
- The official U.S. Government site for people with Medicare
- Understanding Medicare enrollment periods

Source: <http://www.socialsecurity.gov/prescriptionhelp/>



A LETTER  
**FROM JAN**

It is widely accepted that being approved to receive your Social Security benefits can be a very long, drawn-out process. Even with an experienced attorney on your side, the fight can take months. But what about those who simply can't wait that long? If you or someone you know is facing a very serious medical condition, I hope you will read the article we have included in this newsletter about Social Security's Compassionate Allowances. When a condition qualifies for a Compassionate Allowance, it can shorten the claim approval process to weeks rather than months or, in some cases, years.

As always, since we published our last newsletter we have been on the lookout for more helpful information we can pass along to help save you time and money. Be sure to take a look at the article we've included on the Medicare Extra Help program, which could save you up to \$4,000 a year on prescription drug costs. We've also included some helpful articles on how to create your *my* Social Security account as well as how to replace your Medicare card.

We have worked hard to cover a variety of topics pertaining to Social Security Disability, and to give you as much useful information as possible. But we realize that the process of obtaining benefits can be confusing, so I want to stress to you that we are always happy to answer any questions you may have. I hope you'll feel free to call us, or visit us at [www.jandils.com](http://www.jandils.com) to chat live, or send us an email.

As we make our way into the holidays, I would also like to wish you and your family a safe and joyous season filled with happiness. Until our next newsletter, I hope you will remember that we are here for *you*—so please let us know what we can do in the fight to obtain the benefits you deserve!



JAN DILS brings her expertise to issues that affect you and millions of other Americans every day. Her knowledge encompasses vital areas for Social Security disability benefits and related appeals and claims. With a practice that focuses on the people, Jan Dils ensures you get answers and the right results.

## HOW TO REPLACE A MEDICARE CARD

If your Medicare card is lost, stolen or damaged, you can ask for a new one at this website:  
<https://secure.ssa.gov/apps6z/IMRC/main.html>

### What is a Medicare Card?

The Medicare card is the red, white and blue card that proves you have Medicare health insurance.

 The application at <https://secure.ssa.gov/apps6z/IMRC/main.html> can only be used to request a Medicare card. If you need a Medicaid card, please contact your state Medicaid office.

### What You Should Know:

- Your Medicare card will arrive in the mail in about 30 days.
- It will be mailed to the address Social Security has on file for you.
- If you need proof that you have Medicare sooner than 30 days, you also can request a letter which you will receive in about 10 days.
- If you need proof immediately for your doctor or for a prescription, visit your nearest Social Security office.

### If You Have Moved:

If you have moved and have not reported this to Social Security, you will need to report this change to Social Security before they can process your request. If you have moved and have reported this to Social Security recently, you will need to contact Social Security before they can process your request.

### Want to Block Access to Your Personal Information?

You can also use <https://secure.ssa.gov/apps6z/IMRC/main.html> to prevent online and automated telephone access to your personal information, by blocking access to your personal information.



**And the Apple Goes To...**

Jan Dils team member Cheryl Wingrove helped kick off the 2013-2014 school year on a positive note by presenting September's Golden Apple Award to another deserving teacher. The academic year's first recipient? **Jim Dennis**, a dedicated History and Government teacher for 35 years at Parkersburg South.

While he was nominated by student Sarah Mastrorocco, it was apparent that he's beloved and respected by all at Parkersburg South.

Mr. Dennis, who knew as far back as grade school that he loved history and wanted to teach, is known for taking subjects often considered boring and making them interesting and relatable to teens. He stressed that his success was due to having good students, good faculty, and having good teachers when he was in school who inspired him to become an educator himself.

Please join us in congratulating our Golden Apple Award Winner for the month of September, and thanking him for the contributions he makes to our future leaders every day!

Congratulations are also in order for VA Case Manager **Jessica ("Jess") Post**, our newest newlywed! Jess married Todd Hacker in Ritchie County, WV, on July 5th. Please join us in wishing Jess and Todd all the best in their new life together!

Social Security Case Manager **Cindy Staley** and her husband Steve, along with their son Dawson, welcomed a brand new member to their family recently. Baby Gwyneth was born at 5:53 pm on 9/17/13, weighing in at 6 pounds, 4 ounces, and measuring 17½ inches. Congratulations to the entire Staley family on their newest addition!

**IT'S TIME TO...**

Hold the mayo? **November 3rd is Sandwich Day.**

Walk like an Egyptian. **November 4th is King Tut Day.**

Don't forget to vote! **November 5th is Election Day.**

Give thanks for those who sacrificed for our freedom. **November 11th is Veterans Day.**

Go a day without lighting up. **November 21st is the Great American Smokeout.**

Give thanks, then dig in! **November 28th is Thanksgiving Day.**

Make sure you check it twice. **December 4th is Santa's List Day.**

Pause to remember the date "which will live in infamy". **December 7th is Pearl Harbor Day.**

Find a little classical music on the radio. **December 16th is Beethoven's Birthday.**

Celebrate the season with family and friends. **December 25th is Christmas Day.**

Take a break from the festivities. **December 28th is Holiday Breathe Day.**

Say goodbye to 2013, and hello to 2014! **December 31st is New Year's Eve.**

**CHUNKY APPLE CAKE**

**A YUMMY WAY TO MAKE USE OF AUTUMN APPLES!**

Jan Dils Team member Lisa Moore's Chunky Apple Cake is the perfect finishing touch to any meal!

**CAKE INGREDIENTS:**

- ½ cup butter, softened
- 2 cups sugar
- ½ teaspoon vanilla
- 2 eggs
- 2 cups all-purpose flour
- 1 ½ teaspoons ground cinnamon
- 1 teaspoon nutmeg
- ½ teaspoon salt
- ½ teaspoon baking soda
- 6 cups chopped and peeled tart apples

**BUTTERSCOTCH SAUCE INGREDIENTS:**

- ½ cup packed brown sugar
- ¼ cup butter, cubed
- ½ cup heavy whipping cream



**COMMONYMS:  
TAKE THE CHALLENGE**

**What's a commonym you ask?** A commonym is group of words that have a common trait in the three words/items listed. For example: the words; A car - A tree - An elephant... they all have trunks. These will make you think!

1. Hair - A Brain - An Ocean
2. A Bride & Groom - A Boat & Trailer - A Horse & Buggy
3. A Scale - A Tire - A Checkbook
4. An Aquarium - An Army - A Car
5. A Sports Page - A Movie - A Broadway Musical
6. A Cook - A Toilet - College Football
7. A Doughnut - A Cavity - A Prescription
8. A Coal Miner - A Dentist - A Guitar Player
9. A Male Goat - A Dollar - A Male Rabbit
10. A Doctor - A Mailman - Domino's

*This issue's solution: 1. they have waves, 2. they are hitched, 3. they are balanced, 4. they have tanks, 5. they have scores, 6. they have bowls, 7. they are filled, 8. they have picks, 9. they are bucks, 10. they deliver*



— FROM ALL OF US AT JAN DILS —

**DIRECTIONS**

In a large mixing bowl, cream the butter, sugar and vanilla. Add eggs, one at a time, beating well after each addition. Combine the flour, cinnamon, nutmeg, salt and baking soda; gradually add to the creamed mixture and mix well (batter will be stiff). Stir in the apples until well combined.

Spread mixture into a greased 13x9 baking dish. Bake at 350 degrees for 40-45 minutes or until top is lightly browned and springs back when you lightly touch it. Cool for 30 minutes before serving.

While the cake is cooling, make the butterscotch sauce by combining brown sugar and butter in a small saucepan. Cook over medium heat until butter is melted. Gradually add cream. Bring to a slow boil over medium heat, stirring constantly to keep from sticking. Remove from heat. Drizzle sauce over the cake as you cut to serve it. Enjoy!



## SOCIAL SECURITY DISABILITY BENEFITS & BEYOND

### Q4 NEWSLETTER



#### **We Won't Take NO For An Answer®**

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



## COMPASSIONATE ALLOWANCES CAN SHORTEN THE WAIT FOR A CLAIM DECISION TO WEEKS—INSTEAD OF MONTHS OR YEARS

#### What help can you receive?

Social Security has an obligation to provide benefits quickly to applicants whose medical conditions are so serious that their conditions obviously meet disability standards. Compassionate Allowances (CAL) are a way of quickly identifying diseases and other medical conditions that invariably qualify under the Listing of Impairments based on minimal objective medical information.

Compassionate Allowances allow Social Security to target the most obviously disabled individuals for allowances based on objective medical information that they can obtain quickly. Compassionate Allowances is not a separate program from the Social Security Disability Insurance or Supplemental Security Income programs. CAL conditions are selected using information received at public outreach hearings, comments received from the Social Security and Disability Determination Services communities, counsel of medical and scientific experts, and our research with the National Institutes of Health (NIH). Also, Social Security considers which conditions are most likely to meet their current definition of disability. Social Security has held seven Compassionate Allowances public outreach hearings. The

hearings were on rare diseases, cancers, traumatic brain injury (TBI) and stroke, early-onset Alzheimer's disease and related dementias, schizophrenia, cardiovascular disease and multiple organ transplants and autoimmune diseases.

Individuals with CAL conditions may receive a decision on their claim in a matter of weeks instead of months or years. It can vary depending on several factors, but primarily on:

How quickly Social Security obtains medical evidence from a doctor or other medical source;

Whether a medical examination is necessary in order to obtain evidence to support the claim; and

If the claim is randomly selected for quality assurance review of the decision.

For more information about the application process, SSA has a disability planner available at:

[www.socialsecurity.gov/dibplan](http://www.socialsecurity.gov/dibplan)

If you have further questions, you can also call toll-free, 1-800-772-1213 or TTY 1-800-325-0778.