

# SOCIAL SECURITY DISABILITY BENEFITS & BEYOND

Q2 NEWSLETTER  
2016

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## Managing Life Changes: Reporting Important Information

In the course of daily life, things are constantly changing. People move, get married or divorced, children grow up... Change is unavoidable, but you can avoid unnecessary disruptions to your benefits by reporting certain life changes. A few examples are listed below.

### If you move

When you plan to move, report your new address and phone number to Social Security as soon as you know them. Also let them know the names of any family members who are getting benefits and are moving with you. Even if you receive your benefits by direct deposit, Social Security must have your correct address so they can send letters and other important information to you. Your benefits will be stopped if they are unable to contact you. You can change your address at their website, [www.socialsecurity.gov/changeaddress.html](http://www.socialsecurity.gov/changeaddress.html). Be sure you also file a change of address with your post office.

### If you change direct deposit accounts

If you change financial institutions or open a new account, be sure to say that you want to sign up for direct deposit. You also can change your direct deposit online if you have a personal identification number and a password. Or, Social Security can change your direct deposit information over the telephone. Have your new and old bank account numbers handy when you call them. They will be printed on your personal checks or account statements. It takes about 30-60 days to change this information. Do not close your old account until after you make sure your Social Security benefits are being deposited into the new account.

### If you become unable to manage your benefits

Sometimes people are unable to manage their money. When

this happens, Social Security should be notified. They can arrange to send benefits to a relative or other person who agrees to use the money to take care of the person for whom the benefits are paid. Social Security calls the person who manages someone else's benefits a "representative payee." NOTE: People who have "power of attorney" for someone do not automatically qualify to be the person's representative payee.

**If you get a pension from work not covered by Social Security**  
If you start receiving a pension from a job for which you did not pay Social Security taxes—for example, from the federal civil service system, some state or local pension systems, nonprofit organizations or a foreign government—your Social Security benefit may be reduced. Also, tell Social Security if the amount of your pension changes.

### If you get married or divorced

If you get married or divorced, your Social Security benefits may be affected, depending on the kind of benefits you receive. If your benefits are stopped because of marriage or remarriage, they may be started again if the marriage ends.

### If you change your name

If you change your name—by marriage, divorce or court order—you need to tell Social Security right away. If you do not give them this information, your benefits will be issued under your old name and, if you have direct deposit, payments may not reach your account. If you receive checks, you may not be able to cash them if your identification is different from the name on your check.

Source: [ssa.gov/pubs/EN-05-10153.pdf](http://ssa.gov/pubs/EN-05-10153.pdf)

## Disability Benefits After Retirement Age

### What happens with your Social Security disability benefits when you reach full retirement age?

If you are already receiving Social Security disability benefits when you reach full retirement age, your disability benefits will automatically convert to retirement benefits, but the amount remains the same.

If you also receive a reduced widow(er)'s benefit, be sure to contact Social Security when you reach full retirement age so that they can make any necessary adjustment in your benefits. And keep in mind, you can always contact the offices of Jan Dils for answers to any questions you may have about your benefits, before or after full retirement age.



Source: [ssa.gov/pubs/EN-05-10153.pdf](http://ssa.gov/pubs/EN-05-10153.pdf)



A LETTER

## FROM JAN

Spring is in the air at last and, if you're like me, you're ready for warmer weather after a long winter in "hibernation"! To help kick off a new season, we've compiled a lot of great information in our newest Social Security Disability newsletter.

For this edition, we tried to bring you a variety of articles on multiple topics. So no matter what stage you are in the process of applying for or receiving your benefits, you should find some helpful information. We've included an overview of the types of changes you need to report to Social Security to avoid any issues down the road, some great information on children and benefits, and even an article on what to expect after you've been approved for your benefits. Of course we've added a delicious recipe from one of our team members, some news from around the office, and a few "just for fun" items as well.

As always, let me encourage you to let us know if you have any questions about Social Security Disability. Our team has the experience, expertise and compassion to help guide you through any stage in the process. And we are always happy to hear from you!

Sincerely,



JAN DILS brings her expertise to issues that affect you and millions of other Americans every day. Her knowledge across vital areas – including Veterans' benefits, disability benefits and related appeals and claims – and a practice that focuses on people, ensure that you get answers and the right results.

## CHILDREN AND BENEFITS.

If you are receiving benefits on behalf of a child, there are important things you should know about his or her benefits.

### When a child reaches age 18

A child's benefits stop with the month before the child reaches age 18, unless the child is disabled under adult regulations or is a full-time elementary or secondary school student and unmarried. About three months before the child's 18th birthday, you will get a letter explaining how benefits can continue. Social Security also will send the child a letter and a student form.

### If your 18-year-old child is still in school

Your child can receive benefits until age 19 if he or she continues to be a full-time elementary or secondary school student. When your child's 19th birthday occurs during a school term, benefits usually can continue until completion of the term, or for two months following the 19th birthday, whichever comes first.

You should tell Social Security immediately if your child marries, is convicted of a crime, drops out of school, changes from full-time to part-time attendance, is expelled, suspended or changes schools. You also should tell Social Security if your child has an employer who is paying for your child to attend school. In general, a student can keep receiving benefits during a vacation period of four months or less if he or she plans to go back to school full time at the end of the vacation.

### If your child is disabled

Your child can continue to receive benefits after age 18 if he or she meets the disability guidelines for an adult. Unlike a child's disability claim, an adult must prove that he or she is unable to work.

### If you have a stepchild and get divorced

If you have a stepchild who is getting benefits based on your work and you divorce the child's parent, you must tell Social Security as soon as the divorce becomes final. Your stepchild's benefit will stop the month after the divorce becomes final.

### If you care for a child who receives benefits

If you receive benefits because you are caring for a disabled worker's child who is younger than age 16 or disabled, you should notify Social Security right away if the child leaves your care. You must give them the name and address of the person with whom the child is living. A temporary separation may not affect your benefits if you continue to have parental control over the child, but your benefits will stop if you no longer have responsibility for the child. If the child returns to your care, Social Security can start sending your benefits to you again. Your benefits usually stop when the youngest, unmarried child in your care reaches age 16, unless the child is disabled.

### If you become a parent after entitlement

If you become the parent of a child after entitlement (including an adopted child) let Social Security know so they can determine if the child qualifies for benefits.

### If a child receiving benefits is adopted

When a child who is receiving benefits is adopted by someone else, let Social Security know his or her new name, the date of the adoption decree, and the adopting parent's name and address so they can determine continued eligibility.

**Robyn Frye** from the Mail and Scanning department is expecting her next child on October 4th, and **Camy Dight** is excited to announce she is expecting her next child, as well!

### And the Apple Goes To...

Jan Dils team member Cheryl Wingrove has been very busy handing out Golden Apple Awards this school year to teachers who have made a difference in the lives of our students, our schools and our communities! Cheryl was proud to present February's award to Mineral Wells Elementary School teacher **Karen Branch**. Nominated by her husband Mike, who wanted to honor her before she retires in June, Karen is known for putting many stickers on her students' papers, and always has a positive spirit.

"This school is just like family. Everybody gets along, everybody is doing what's best for all of the kids. To all the students, thanks for working so hard. For all the teachers, keep working hard because you've already been working hard and any one of you could've won this award," said Mrs. Branch, who plans to travel with her husband when she retires this summer.

Join us in thanking these incredible educators for their dedication and hard work, and remember, if you have a teacher you feel is deserving of the Jan Dils Golden Apple Award, be sure to send in your nomination letter at [www.thenewscenter.tv](http://www.thenewscenter.tv)!

### COMMONYMS: TAKE THE CHALLENGE

**What's a commony whole word?** A commony whole word is a 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. Easy - High - Lounge
2. Matchbooks - Magazines - Beds
3. Malls - Bacon - Comic
4. Cuba - Ireland - Japan
5. Mud - Java - Joe
6. Corn - The U.S. Army - Kentucky Fried Chicken
7. Nanny - Kid - Billy
8. Judges - Ruth - Kings
9. Black - Lazy - Bloodshot
10. Body - Crossing - Life

This issue's solution: 1. chairs 2. they come in strips 3. they have covers 4. island nations 5. slogan for coffee 6. they have colonies 7. goats 8. books of the Bible 9. eyes 10. guards

## IT'S TIME TO...

Get your perfect prank ready. **April 1st is April Fool's Day.**

Check in with the Cat in the Hat. **April 2nd is Children's Book Day.**

Relax! **April 7th is No Housework Day.**

Don't forget Uncle Sam. **Tax Day is April 15th.**

Plant a tree. **April 29th is Arbor Day.**

Celebrate one of the Jan Dils team's favorite holidays! **May 1st is Law Day.**

Send in your Golden Apple Award nomination. **May 3rd is National Teacher's Day.**

Whip up a batch of margaritas. **May 5th is Cinco de Mayo.**

Call your mom! **May 8th is Mother's Day.**

Forget about calories and carbs. **May 11th is Eat What You Want Day.**

Forget the calories and carbs—again! **June 1st is Donut Day.**

Fly Old Glory and show your pride. **June 14th is Flag Day.**

Call your dad! **June 19th is Father's Day.**

Hug a Mountaineer. **June 20th is West Virginia Day.**

Surprise someone with a perfect bloom. **June 26th is Rose Day.**

## JAN DILS BLOG

### Disability Benefits for Scoliosis

Scoliosis is not an uncommon back problem in America, with more than 3 million cases reported in the US every year. While most cases are not very severe, others can cause heart and breathing problems. This sideways curvature of the spine can affect people in such a major way that the Social Security Administration offers disability benefits for scoliosis.

#### How to qualify for disability benefits for scoliosis

There are two ways to qualify for scoliosis disability benefits. You may qualify by meeting an Adult Medical Listing in Social Security's listing of impairments (aka the Blue Book). If you do not meet the severity level of one of the listings in the blue book you can still qualify if you can prove your scoliosis prevents you from working.

#### Unable to work

If you apply for disability benefits for scoliosis on the grounds that you are unable to work the SSA will assess your ability to return to work using a residual functional capacity (RFC). This test will measure your physical, mental and sensory limitations.

With scoliosis your biggest limitation will most likely be physical such as sitting, standing, walking, lifting, and carrying heavy items. If these limitations are found to be serious enough to keep you from working any kind of job, you may be awarded benefits.

#### The blue book

While scoliosis isn't technically listed in the blue book, the SSA acknowledges that it can cause serious enough spine injuries that you can qualify under spine disorders. Likewise, if your scoliosis causes trouble breathing or heart conditions you might qualify under cardiovascular or respiratory conditions.

#### Medical proof

Typically only the most serious scoliosis cases will qualify for benefits and you will need medical proof to support your case. To get approved for disability benefits for scoliosis you'll need either an x-ray, MRI or CAT scan showing the severity of your condition. As well as a doctor's physical examination noting your limitations and records that show therapy isn't making your condition better.

Scoliosis can be a heavy burden to carry, making it hard to hold down a job and enjoy life. If you are in need of disability benefits for scoliosis call Jan Dils Attorneys at Law.

## CUCUMBER AND ONION SALAD

### THE PERFECT SIDE DISH FOR YOUR NEXT LUNCH OR DINNER!

Social Security Attorney Ross Miltner shares a newer version of a pie that's commonly served at seafood restaurants on the North Carolina coast. Chef Bill Smith has been serving it at Crook's Corner and at special events for about a year. He calls it the easiest recipe in the world. We call it one of the most delicious!

#### INGREDIENTS

- 2 medium cucumbers
- ½ cup chopped scallions
- ½ sugar
- 1 cup white vinegar
- 2 cups water
- 1 Tablespoon pepper
- Dash of salt (optional)

#### DIRECTIONS

Strip and then slice cucumbers into thin rounds, then cut into half rounds. Clean and slice scallions into thin pieces. Place cucumber and scallions into 2-quart Mason jar. In a separate bowl, mix sugar, vinegar, water, and pepper. Pour mixture into Mason jar. Seal the jar and shake gently. Refrigerate for at least 6 hours and then enjoy.





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## Q2 NEWSLETTER



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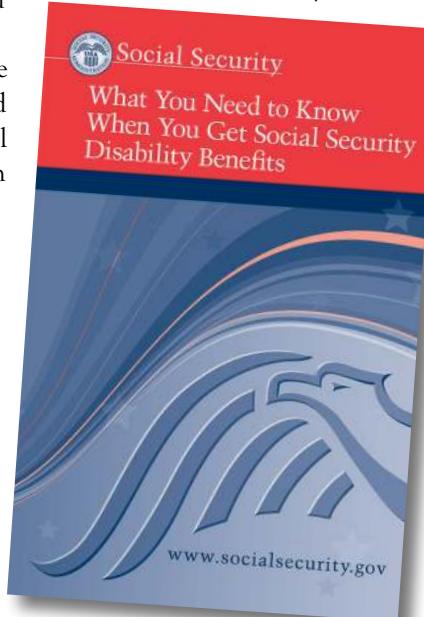
## YOUR BENEFITS ARE APPROVED! NOW WHAT?

After focusing for so long on the process of applying for your disability benefits, you may not have given much thought to what happens once you are approved. Here is an overview:

Social Security will send a letter to you telling you that your application is approved, along with the amount of your monthly benefit, and the effective date. Your monthly disability benefit will be based on your average lifetime earnings. Your first Social Security disability benefit payment will be paid on the sixth full month after the date your disability began. Here is an example: If the state agency decides your disability began on January 15, your first disability benefit will be paid for the month of July. Social Security benefits are paid in the month following the month for which they are due, so you'll receive your July benefit in August. The five month waiting period does not apply to SSI benefits.

In addition, you'll receive a copy of What You Need To Know When You Get Disability

Benefits, which gives you important information about your benefits and tells you what changes you must report to Social Security. You'll also get Medicare coverage automatically after you've received disability benefits for two years.



Generally, Social Security will mail or call you when they want to contact you about your benefits, but sometimes, a Social Security representative may come to your home. The Social Security representative will show you identification before talking about your benefits. Calling the Social Security office to ask if someone was sent to see you is a good idea to ensure your safety and the safety of your personal information.

Source: ssa.gov/pubs/EN-05-10029.pdf