

SOCIAL SECURITY DISABILITY BENEFITS & BEYOND



DO OTHER SOURCES OF MONEY IMPACT YOUR SOCIAL SECURITY BENEFITS?

Disability payments from private sources, such as private pensions or insurance benefits, don't affect your Social Security disability insurance benefits, or SSDI. Workers' compensation and other public disability benefits, however, may reduce your SSDI.

Workers' compensation benefits are paid to a worker because of a job-related injury or illness. They may be paid by federal or state workers' compensation agencies, employers, or by insurance companies on behalf of employers. Other public disability payments that may affect your SSDI are those paid by a federal, state, or local government and are for disabling medical conditions that are not job-related. Examples are civil service disability benefits, state temporary disability benefits, and state or local government retirement benefits that are based on disability.

If you receive workers' compensation or other public disability benefits, AND SSDI, the total amount of these benefits can't exceed 80 percent of your average current earnings before you became disabled.

Some public benefits don't affect your SSDI. If you receive Social Security disability insurance benefits, and one of the following types of public benefits, your SSDI will not be reduced:

- Veterans Administration benefits;
- State and local government benefits, if Social Security taxes were deducted from your earnings; or
- Supplemental Security Income (SSI)

Keep in mind that Supplemental Security Income (SSI), though a disability program, is based on need and all income will impact the amount of SSI you receive.

Figuring the reduction

Your monthly Social Security disability insurance benefits, including benefits payable to your family members, are added together with your workers' compensation or other public disability payment. If the total amount of these benefits exceeds 80 percent of your average current earnings, the excess amount is deducted from your SSDI.

For Example:

Before you became disabled, your average earnings were \$4,000 a month. You, your spouse, and your two children would be eligible to receive a total of \$2,200 a month in Social Security disability insurance benefits. You also receive \$2,000 a month from workers' compensation. Because the total amount of benefits you would receive (\$4,200) is more than 80 percent (\$3,200) of your average current earnings (\$4,000), your family's SSDI will be reduced by \$1,000 (\$4,200 - \$3,200).

Depending on your date of birth, your SSDI could be reduced until the month you reach full retirement age, or the month your other benefits stop, whichever comes first.

Be sure to report changes

If there is a change in the amount of your other disability payment, or if those benefits stop, let Social Security know. Tell them if the amount of your workers' compensation or other public disability payment increases or decreases. Any change in the amount of these benefits is likely to affect the amount of your SSDI.

If you get a lump-sum workers' compensation or other disability payment in addition to, or instead of a monthly benefits, the amount of the SSDI you and your family receive may be affected. Be sure to notify Social Security right away if you receive a lump-sum disability payment.

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LETTER FROM JAN

We get a lot of questions from clients and their families concerning outside sources of benefits and how they may impact Social Security disability payments. The fact of the matter is that other sources of income may or may not impact the amount of Social Security benefits you receive. To address this topic, our first article includes an overview that can help you determine which types of benefits and payments may affect the overall amount of your benefits, as well as a way to calculate the amount of benefits reduction you can expect.

The second article in this month's newsletter covers a

topic with information that everyone will find helpful—not just those receiving or applying for disability benefits. Be sure to read the article to find out how to create an online account to see an estimate of Social Security survivor's benefits that could be paid to your

family, along with an estimate of retirement and disability benefits, and other important information.

Of course, we have also included the latest news from our team, along with a delicious and healthy new recipe, and a few “just for fun” items. As always, I also want to remind you that we are always happy to hear from you, and we will gladly answer any questions you may have about the process of fighting for—and winning—the Social Security benefits you deserve. Remember, when it comes to helping you, we won't take “no” for an answer.

JAN DILS brings her expertise to issues that affect you and millions of other Americans every day. While her knowledge spans the critical areas pertaining to Personal Injury, Veterans' benefits, Social Security disability benefits and related appeals and claims, her practice remains focused on people, making sure you get the right answers and, above all, results.

Sincerely,

Jan Dils



THE IMPORTANCE OF SOCIAL SECURITY SURVIVORS BENEFITS

MOST PEOPLE DON'T like to think about death. We plan for life, for that day when we retire, for the places we'll go and the things that we'll do then. Unfortunately, death is a part of life we must prepare for. The death of a worker is devastating for the entire family, not only emotionally, but also financially.

Social Security can help you secure today and tomorrow with financial benefits, tools, and information to help support you throughout life's journey. Part of that promise is protection for your family when a worker dies. Some of the Social Security taxes you pay go toward survivor's benefits for your family. When an income earner dies, certain members of the family may be eligible for survivors benefits, such as widows and widowers, including divorced widows and widowers; children; and dependent parents. The amount of benefits your family receives depends on your lifetime earnings. The higher your earnings are, the higher the benefits will be.

You can check your Social Security Statement to see an estimate of survivor's benefits that could be paid to your family. It also shows an estimate of your retirement and disability benefits, and provides other important information. To review your Social Security Statement online, create a personal my Social Security account. Your my Social Security account is secure and gives you immediate access to your earnings records, Social Security benefit estimates, and a printable Statement.

When a worker dies, Social Security recommends that their survivors apply for benefits right away. You can apply by telephone or at any Social Security

office. For more information about survivor's benefits, visit www.socialsecurity.gov/survivors. If you think you qualify, please don't wait. Apply today.





OFFICE INBOX

Amber Sims has been named the new Team Leader of our social security case management department.

Former case management team leader **Missy Parsons** is our new Operations Manager.

Brooke Watkins, Danielle Sotomayor, Heather Riffle, and Elizabeth Dues all took the non-attorney rep test, and are anxiously awaiting their results.

And we are proud to announce that attorney **Meridith O. Johnstone** has joined our team in Charleston, WV. Look for a full bio on her in our next issue!

COMMUNITY CORNER

On May 19th and 20th, the Jan Dils Team participated in the annual **Relay for Life of Wood County**. Approximately 25 employees walked during the two-day event. This was a great year for us in the fundraising department. As a team, we raised nearly \$3,000! The event was a lot of fun for the team, and we were happy to raise money for a good cause.

Headline: It's Time To...

Fly the flag and break out the sparklers! **July 4th is Independence Day.**

Show that old jalopy some love. **July 20th is Ugly Truck Day.**

Treat yourself! **July 28th is Hamburger Day.**

Call your favorite sibling. **August 6th is Sisters Day.**

Celebrate your favorite southpaw. **August 13th is Left Handers Day.**

Check under your pillow! **August 22nd is Tooth Fairy Day.**

Make your own holiday. **August 27th is Just Because Day.**

Relax and enjoy a day off. **September 4th is Labor Day.**

Observe a moment of silence. **September 11th is Patriot Day.**

Remember those who sacrificed so much for our freedom. **September 19th is POW/MIA Recognition Day.**

WHAT'S COOKING?

Try Spaghetti Carbonara Skillet Pie for dinner this evening!



This month's recipe, from Social Security Case Manager **Kayla Cox**, is a simple, delicious way to enjoy a classic pasta dish!

INGREDIENTS

4 oz. chopped pancetta

2 tsp. olive oil

3 medium shallots, chopped

6 large eggs

1 cup reduced-fat (2%) milk

1/3 cup grated pecorino cheese, plus more for garnish

1/4 tsp. salt

3/4 tsp. pepper

1 lb. spaghetti, cooked

Parsley, for garnish

DIRECTIONS: In oven-safe 10-inch skillet, cook pancetta in olive oil on medium 6 minutes or until crispy, stirring often. Add shallots; cook 2 minutes, stirring. In large bowl, whisk eggs, milk, pecorino cheese, salt and pepper; add spaghetti and pancetta mixture, tossing to combine. Transfer to same skillet. Bake at 375 degrees for 20 minutes or until egg has set. Garnish with parsley and additional pecorino.

EMPLOYEE SPOTLIGHT

Robbie Milburn

After traveling and assisting attorneys at hearings and organizing hearing files, Robbie Milburn joined the Jan Dils team as an appeals specialist in our Social Security line of business three years ago.

"I've always been passionate about helping people, and I'm very thankful I've found an employer that cares as much about helping others as I do," said Robbie, adding "And I love the people I work with."

When Robbie isn't working with our Social Security clients, he enjoys traveling, going to dirt track races, monster truck events, watching and playing sports, and spending time with his fiancé and cat, Bella. In fact, he recently became engaged at the end of March to his long time girlfriend, Erika.

Please join us in congratulating Robbie and Erika, and thanking him for all of the great work he does for our team and for our clients!



GAME TIME!

COMMONYMS

What's a commonym you ask?

A commonyms 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. An Airline - A Dart - A Stairwell
2. A foot - Cinderella Fairytale - A Christmas Tree
3. A Compass - A Doctor - An Evergreen
4. Time - A Kite - A Flag
5. A Bottle - A River - A Guitar
6. Deer Antlers - A Horse - An Attack
7. A Whip - A Joke - A Safe
8. A Dog - A Kite - A Storyteller
9. A Golf Ball - A Nail - A Car
10. A Peach - A Long Jump - A Pole Vault

Answers: 1. they have flights 2. they have balls 3. they have needles 4. they all fly 5. they have necks 6. they are mounted 7. they are cracked 8. they have "tails" 9. they are driven 10. they have pits



3RD QUARTER / 2017

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PERSONAL INJURY / VETERANS' BENEFITS / SOCIAL SECURITY BENEFITS

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**JAN DILS
BLOG**

HOW DO AUXILIARY BENEFITS WORK IN SOCIAL SECURITY?

ESSENTIALLY, auxiliary benefits are paid to dependent spouses and children of individuals receiving social security.

Who is eligible? This program is only for those individuals pursuing SSDI, not SSI. SSI applicants are not eligible for auxiliary benefits. For a dependent spouse to receive auxiliary benefits, they must be at least 62 years old or have a child who is either under the age of 16 or disabled.

For a child to receive auxiliary benefits, they must be a minor (under 18), be found completely disabled before turning 22 or be a high school student under the age of 19.



You may also wonder how much a person will receive when they are granted auxiliary benefits. For the most part, an eligible dependent can receive up to 50% of the disabled person's benefits. For instance, if a mother was granted SSDI at a rate of \$800 per month, her dependent child could likely receive \$400 per month. It's important to note that there is a cap on how much a family

can receive. This is referred to as a family maximum. Traditionally, auxiliary benefits are payable to spouses and children of disabled workers. Be aware that these benefits are limited.

The family maximum for the family of a disabled worker is 85 percent of the worker's Average Indexed Monthly Earnings (AIME). However, it cannot be less than the worker's PIA (primary insurance amount) nor more than 150 percent of the PIA.

Auxiliary benefits can be very beneficial for a large family, a single parent, or really anyone with dependents. It's important to remember that these benefits can be altered if your family size changes. For instance, if you have a child, your benefits may go up. If your child leaves for college or reaches an age higher than the set limit, your benefits may go down.

If you weren't aware that you could receive auxiliary benefits, or if you did, but need assistance with your claim, give us a call. We'd love to talk to you. Our consultation is free. Just call via our toll-free number, 1-877-526-3457.