

Social Security Benefits Increase in 2019



Each year we announce the annual cost-of-living adjustment (COLA). Usually there is an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month, starting the following January. By law, federal benefits increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W).

The CPI-W rises when prices increase for the things the average consumer buys. This means that when prices for goods and services we purchase become more expensive, on average, the COLA increases monthly benefit levels and helps you keep up with the changing cost of living.

As a result, more than 67 million Americans will see a 2.8 percent increase in their Social Security and SSI benefits in 2019.

January 2019 marks other changes that will happen based on the

increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax, as well as the retirement earnings test exempt amount, will change in 2019.

This year, you will still receive your notice by mail. In the future, you will be able to choose whether you receive your notice online

instead of on paper. Online notices will not be available to representative payees, individuals with foreign mailing addresses, or those who pay higher Medicare premiums due to their income. We plan to expand the availability of notices to additional online customers in the future.

If you have questions or concerns regarding your SSI or Social Security Disability Insurance (SSDI) benefits, do not hesitate to contact Jan Dils, Attorneys at Law, toll-free at 877.526.3457 or visit jandils.com. *We won't take no for an answer®.*

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Letter From Jan

Happy New Year. We hope 2019 is off to a great start! For those receiving Social Security disability benefits, you will be receiving a “minor” raise this year to coincide with cost of living increases. And for those of you who are working, but still don’t make enough money to earn a living wage, there has also been a very minor increase in “substantial gainful activity” (SGA).

Our heart goes out to those with disabilities. There are so many misconceptions regarding Government assistance.

This is a program that dates back to the Great Depression. People throughout human history have faced the uncertainties brought on by unemployment, illness, disability, death and old age. In the realm of economics, these inevitable facets of life are said to be a threat to one’s economic and emotional security. It wasn’t until 1956 that

President Dwight D. Eisenhower signed into law the 1956 Amendments to the Social Security Act establishing the Social Security Disability Insurance (SSDI) and Social Security Income (SSI) programs.

I became an attorney to help people. Today, I look back with the realization that this growing firm has more than 24 years of results-driven SSDI and SSI experience. We continue the compassion of Presidents Roosevelt and Eisenhower. We will always fight for people in need. If you have questions, we have answers. Consultations are always free. Please don’t hesitate to call us at 877-JANDILS (877.526.3457) or email us at jandils.com.

Sincerely,

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.



OFFICE INBOX

Jen Barnhart from our Social Security Leads and Intake team is thrilled to welcome her third grandson into the world.

COMMUNITY CORNER

Congratulations to **Mrs. Cindi Taylor** of Franklin Elementary – our November 2018 Golden Apple Award Winner. Mrs. Taylor was nominated for her compassionate approach to teaching. She also coaches the Franklin Elementary Girls Basketball Team and has coached for both Blennerhassett Middle School and Parkersburg South High School, too. Mrs. Taylor is often seen supporting her students outside of the classroom. In her nomination form, the parent who nominated her mentioned that she has helped provide a better Christmas for her students in the past.

Thank you, Mrs. Taylor, for always going above and beyond!



Employee Spotlight

ANNE O'BRIEN

Anne O’Brien is a Social Security attorney with the Jan Dils team. As a student attorney in the Elder Law Clinic at Pitt Law School, Anne developed a passion for serving clients who were struggling with disabilities.

After earning her degree from the University of Pittsburgh School of Law, she turned that passion for helping others into a career.

“As a Social Security attorney here in the Parkersburg, West Virginia, office, I’m able to help so many people in need,” says Anne. “The Jan Dils culture is ‘to put people first.’ We all take the time to give each client the individual attention – and the results – they deserve.”

Anne first completed a B.S. degree in Linguistics and was then named a recipient of the Dean’s Scholarship at Pitt Law. She was the Senior Development Editor of the Pittsburgh Journal of Environmental and Public Health Law, and a semifinalist of the prestigious Concours d’Arbitrage Internationale, a Sciences Po International Arbitration Competition in Paris.



Social Security Disability: SGA Rates Slightly Increase in 2019

FOR SOCIAL SECURITY Disability Insurance (SSDI), one of the most basic reasons you could be denied benefits is that, when you apply, you are working above the limit where it is considered "substantial gainful activity" (SGA). This means you earn too much money to be considered disabled. You are allowed to work a small amount when you're applying for and collecting SSDI, but not over the SGA limit, which was \$1,180 per month in 2018 (for nonblind people) and \$1,220 for 2019. Blind individuals may earn \$2,040 in 2019. Both SGA amounts generally change with changes in the national average wage index. If you earn more than this amount, you will not qualify.

Beyond annual earnings, other reasons you may be denied benefits, include:

- Your disability won't last long enough or isn't severe enough
- The SSA cannot find you
- You refuse to cooperate
- Your disability is based on drug addiction or alcoholism
- You have been convicted of a crime
- You commit fraud

Trial work period

After a person becomes eligible for disability benefits, the person may attempt to return to the work force. As an incentive, the Social



Security Administration provides a trial work period in which a beneficiary may have earnings and still collect benefits.

If your claim has been denied, or for more information in general about Social Security disability – including help on applying for benefits, appealing a denial of benefits, and understanding detailed medical listings – give Jan Dils, Attorneys at Law, a call at **877.526.3457**.

If you have questions, we have answers.

Source: blog.ssa.gov/compassion-is-at-the-heart-of-our-lifetime-commitment-to-you/#more-3586 / www.ssa.gov/oact/cola/sga.html

What's Cooking?

Funeral Potatoes (aka "Cheesy Potatoes")

The ultimate comfort food, hence the name of this classic Southern casserole. But Case Development Support Specialist **Kelsey Caplinger** insists they make any and every Sunday dinner just that much better.

INGREDIENTS

30 ounces frozen hash browns; diced or shredded will work, thawed
2 cups sour cream
10.5 ounce can cream of chicken soup (or homemade)
10 tablespoons butter, divided, melted

1 teaspoon salt
1/4 teaspoon freshly ground black pepper
1 teaspoon dried minced onion
2 cups shredded cheddar cheese
2 cups corn flakes cereal

DIRECTIONS: Allow potatoes to thaw in your fridge overnight, or spread them on a baking sheet and warm them in the oven at 200 degrees for about 20 minutes until thawed. Preheat oven to 350 degrees. Combine sour cream, cream of chicken soup, 6 tablespoons of melted butter, salt, pepper and dried onion in a bowl. Mix well. Add potatoes and shredded cheese and stir to combine. Spoon mixture into a single layer in a 9x13" pan. Add cornflakes to a large Ziploc® bag, and crush gently with your hands or a rolling pin. Add remaining 4 tablespoons of melted butter to the crushed cornflakes and combine well. Sprinkle mixture over potatoes. Bake uncovered at 350 degrees for 40-50 minutes.



IT'S GAME TIME

COMMONYMS

What's a commonym you ask?

A commonym 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. Help - Yesterday - Revolution
2. Moth - Meat - Medicine
3. Robert Kennedy - Julius Caesar - John Lennon
4. Orchestras - Ears - Brakes
5. Cliff - Springboard - Platform
6. Radio - Brain - Tidal
7. Shag - Red - Magic
8. Snow - Corn - Dandruff
9. Tennis - Small Claims - Supreme
10. Surprise - Search - Slumber

Answers: 1. Songs by the Beatles 2. Balls
3. All were assassinated 4. They have drums 5. Dives
6. Waves 7. Carpets 8. Flakes 9. Courts 10. Parties



1ST QUARTER / 2019

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PERSONAL INJURY / VETERANS' BENEFITS / SOCIAL SECURITY BENEFITS

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jandilsblog.com



*Jan Dils
Blog*

“Compassion” is More Than a Word

This is a posted response to a blog on the Social Security Administration website titled “*Compassion is at The Heart of Our Lifetime Commitment to You.*” Responding to the post, these written words came from a friend of the deceased:

“I am hopeful Social Security has changed over the years, as my friend had a form of Leukemia and was treated with both chemo/radiation. She asked for social security benefits, after all, she had worked for over 40 years, but you [Social Security Administration] denied her. Social Security told her there were jobs she could do as

an RN that didn't require her to work as a floor nurse. She worked through chemo/radiation, the disease went into remission for a short period and then it came back. She NEVER got to use her Social Security benefits. I hope you [Social Security Administration] have changed and that you show more people with life-threatening diseases more compassion, because you certainly didn't show her any.”

It is countless, heart-wrenching stories like this that drive us to do what we do. Clearly the process is difficult to navigate for everyone. In this case, even a nurse.

