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Social Security Disability Is a Safety Net for People of All Ages.

Social Security Disability Insurance (SSDI) is a disability insurance program under which workers earn coverage for benefits by working and paying Social Security taxes on their earnings. The program provides benefits to disabled workers and to their dependents. For those who can no longer work due to a disability, this disability program is there to replace some of their lost income.

However, the SSA's definition of disability is very strict. Eligibility rules differ from those of private plans or other government agencies. Social Security does not provide temporary or partial disability benefits, like workers' compensation or Veterans benefits do.

To receive disability benefits through SSDI, a person must meet the definition of disabled under the Social Security Act (Act). A person is disabled under the Act if they cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death. The person's medical condition(s) must prevent him or her from doing their current job and prevent him or her from adjusting to other work.

Disability Is Unpredictable and Can Happen to Anyone at Any Age.

Disability is something many Americans, especially younger people, think can only affect the lives of other people. Tragically, thousands of young people are seriously injured or killed, often as the result of traumatic

events. Many serious medical conditions, such as cancer or mental illness, can affect the young as well as the elderly. The sobering fact for 20-year-olds is that more than 1 in 4 of them become disabled before reaching retirement age. As a result, they may need to rely on Social Security disability benefits for income support. And even so, the payments are modest. At the beginning of 2019, Social Security paid an average monthly disability benefit of about \$1,234 to all disabled workers. That is barely enough to keep a beneficiary above the 2018 poverty level. These needed benefits provide a critical source of financial support to people when they need it most.

The Number of People Qualifying for SSDI Is Increasing.

For almost 70 years, Social Security disability has helped increasing numbers of workers and their families replace lost income. Several factors have contributed to this increase, which the Social Security Trustees and actuaries have projected for decades. For example, baby boomers have reached their most disability-prone years, and more women have joined the workforce in the past few decades, working consistently enough to qualify for benefits if they become disabled.

Despite the increase, the nine million or so people getting Social Security disability benefits represent just a small subset of Americans living with disabilities. If you or a loved one is having difficulty navigating the system or you believe you are being unlawfully denied benefits, please don't hesitate to contact Jan Dils, Attorneys at Law, at jandils.com or **877-526-3457**. Your first consultation is always free.



Letter From Jan

According to the latest Disability Statistics Annual Report, more than half (51%) of the disabled population are people of working age (18 - 64). Most became disabled due to an unexpected injury or disease. Believe it or not, more than 1 in 4 20-year-olds become disabled before retirement age. Disability in children accounted for 7.3% (ages 5 - 17) with 0.4% under five years old. The point is, an accident or illness can strike anyone at any time. None of us are impervious.

The rest of the information in this issue of Benefits of Beyond is good news and lighthearted! Our SSA “most popular baby names”

announcement is an annual favorite. Also, learn how you can benefit from technology on the SSA’s website or through social media. And, we love keeping you up to date regarding our wonderful staff. Get to know them and all they do.

Of course, we are here for serious needs, too. If you have questions, we have answers. Never hesitate to give us a toll-free call at **877-526-3457** or visit 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

This quarter **Nikki Richards**, **Brad Tallman** and **Kerri Nichols** joined the Social Security Leads and Intake team. In April **Billie Garrett** came on board as a receptionist and **Andrea Flinn** joined Mail and Scanning. **Lisa Hupp** and **Bri Shelton** were welcomed into the Social Security Medical Records team.

Internally on the move, **Melissa Lamb** transferred internally from Social Security Leads to Social Security Case Manager

And as for exciting “family” news, **Abby Chichester** in Case Development had a baby girl, and **Taylor Sydenstricker** moved from our Social Security team to C-File review after having her baby boy. Congratulations.

COMMUNITY CORNER



Left to Right – Shannon Holland, Client Care Specialist; Amanda Wingrove, Social Security Hearing Scheduler; Heather Riffle, Social Security and Veterans Disability Leads & Intake Team Leader; Amanda Richards, Social Security Case Manager.

In celebration of Easter and our community, a group of Jan Dils team members went to the local VFW to help stuff over 1,200 Easter eggs. The hunt was held across from Parkersburg South High School on Palm Sunday. We are so proud of these women and their daughters for taking a couple of hours out of their Saturday to help a local organization.

Employee Spotlight

DANI MCCAY

Dani McCay started at Jan Dils on November 23, 2015. She is currently working in our Medical Records POD. For the month of May, Dani earned the Medical Record Employee of the month.

Dani’s favorite part about being a part of the Jan Dils team is the people. “I feel as if I’ve made a family working here.”

She is originally from Belpre, Ohio, but moved to West Virginia when she was in the ninth grade and is a proud graduate of Parkersburg High School.

Dani is also working on a college degree. She does a lot of cooking and coaches a bunch of energetic six-year-olds, in soccer. Clearly, she is always on the go.

Dani is a foodie but her absolute favorite is Chicken Tikka Masala. She is happily single with three fur children: a German shepherd named Nova, a Siberian husky named Luna, and a pit bull named Stella. We love having Dani at the firm and enjoy every day she spends with us.



Social Security – Changing With and For the Times. Setting Up Direct Deposit.

FOR MORE THAN 80 YEARS, Social Security has changed to meet the evolving needs of its clients. Today, they offer many online services including setting up or changing direct deposit information. The best part is that you can use these services anytime, anywhere!

If you receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits, you can create a my Social Security account to set up or change direct deposit information online.

When you choose direct deposit, the SSA will electronically deposit your funds directly into a bank account. If you don't have a bank account, you can choose Direct Express®, and your funds will be electronically deposited into a prepaid debit card account. Direct Express® has no enrollment fee or minimum balance requirement to open or use the account. You can set up your direct deposit at www.socialsecurity.gov/myaccount.

Social Security Is Now on Instagram

As SSA strives to keep you informed, their communications strategy has evolved to include messages through social media channels. You can share Social Security information, including links to the SSA's online tools, with a click of a button.

SSA's newest social media outlet, Instagram, is an online community of over one billion users sharing life's visual

moments and video stories. From this channel, the administration will share stories and provide helpful information and resources. Check out the SSA's new Instagram page at www.Instagram.com/SocialSecurity.



Source: blog.ssa.gov/social-security-now-on-the-gram/

What's Cooking?

Peanut Butter Chocolate Chip Oatmeal Energy Balls

We often wonder how **Brooke Watkins**, Social Security Case Manager, gets her endless energy. Now we know! Enjoy one of her favorite healthy snacks.



INGREDIENTS

- 1 cup of dry oatmeal
- ¾ cup toasted unsweetened coconut flakes
- ½ cup peanut butter
- ½ cup ground flaxseed
- ⅓ cup honey
- ½ cup mini chocolate chips
- 1 teaspoon vanilla extract

DIRECTIONS: Add everything to a medium bowl and mix to combine well. Stick the bowl in the fridge and let it chill for about half an hour. This resting time helps to ensure that the balls will stick together when rolled. After the chilling time, take a tablespoon of the mixture in your hand and roll into a ball. Repeat with remaining oat mixture. If your balls aren't sticking together after the resting period, you can add a little more honey or peanut butter, stir well, and try rolling again. Sometimes it just needs a little more of the wet ingredients to hold together well. The moisture in the peanut butter will depend on the brand/type that you use. Store in an airtight container in the fridge for up to two weeks or in the freezer much longer.

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. A Bull - A Car - A Shoe Salesman
2. A Courtroom - A Dugout - A Park
3. A Football Team - A Phone - A Stereo
4. Yellow - Black - Baltic
5. Dark - White - Milk
6. Steak - Spaghetti - Tartar
7. A Bobbin - Spider Webb - A Screw
8. Tow - Row - Show
9. Rally - Stock - Drag
10. Families - Trees - Hair

Answers: 1 They all have horns 2 They have benches 3 They have receivers 4 Seas 5 Chocolates 6 Sauces 7 They have threads 8 Boats 9 Car races 10 They have roots



3RD QUARTER / 2019

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PERSONAL INJURY / VETERANS' BENEFITS / SOCIAL SECURITY BENEFITS

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jandilsblog.com



Jan Dils
Blog

Emma and Liam Repeat as Social Security's Top Baby Names for 2018.

With so many heavy topics to discuss in our quarterly Social Security Benefits & Beyond newsletter, this is a fun segment our readers enjoy every year. The Social Security Administration (SSA) recently released last year's top infant names. There are two new names in this year's top 10 – Lucas for the first time ever, and Harper makes her way back onto the list. Also, as an interesting trend, royalty seems to have influenced parents in 2018. Meghan was the fastest rising girls' name, moving 701 spots to number 703 from number 1,404 in 2017. The name Archie actually reappears in the top 1,000 in 2018 for the first time since 1988, and he will likely continue

climbing up the list after the latest royal news.

The annual list is compiled with data used as parents apply for a Social Security ID for their newborn. You don't need to wait until your child is of working age.

Acting Commissioner Nancy A. Berryhill encourages everyone to create a my Social Security account at socialsecurity.gov/myaccount. Learn more about some of the benefits of my Social Security in this issue or visit ssa.gov.

