

BENEFITS & BEYOND

Veterans & Social Security Disability

THE
JAN DILS
FOUNDATION

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Social Security and Veterans Disability Cost of Living Adjustments on the Rise.

The 2021 Cost of Living Adjustment (COLA) increase for the 70 million Americans who rely on Social Security, VA disability, military retirement and other government benefits will be 1.3%. While many were hoping for a much higher increase in 2021, this is positive news that there will be any increase given earlier projections of no increase at all. COLA increases are based on the inflation measurement period of the third quarter (July, August and September) compared to the previous third quarter.

The 1.3 % COLA increase will begin with benefits payable to more than 64 million Social Security and Veteran beneficiaries in January 2021. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2020.

Some other adjustments that take effect in January of each year are reliant on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$142,800 from \$137,700.

How Will I Be Notified?

Social Security and Veterans disability beneficiaries are normally notified by mail starting in early December about their new benefit amount. Most people who receive Social Security payments will be

able to view their COLA notice online through their personal *my* Social Security account. People may create or access their *my* Social Security account online at www.socialsecurity.gov/myaccount.

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While the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$142,800, the earnings limit for workers who are receiving Social Security Early Retirement benefits will increase to \$18,960. (Social Security deducts \$1 from benefits for each \$2 earned over \$18,960.)

In the year an individual reaches full retirement age, the earnings limit for people receiving Social Security

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Letter From Jan

Some good news for the 70 million Americans who rely on Social Security, VA disability, military retirement and other government benefits – the Cost-of-Living Adjustment (COLA) will increase 1.3% in 2021. It's been a tough economic year for many of us. We are glad to announce there will be a slight gain.

On the automation front, the SSA has just announced an online option for submitting your required three-year disability update. Of course, we encourage all our clients to visit the SSA site for information. But remember we are always here to take the complexity – and worry – out of your hands so you can focus on more important things – like your health!

Lastly, we wish you a very Merry Christmas. Isolation has made it difficult to enjoy past traditions of gathering with family and friends. However, if we have learned anything during this trying year, Americans are creative and resilient. Stay safe and have a wonderful holiday...from our family to yours!

Sincerely,

Jan Dils

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

Welcome new SS Attorneys **Michael Plowman** and **Laronda Kelly**. Also, **Josh Jacobson** and **Jason Jones** both joined the firm as Leads and Intake Specialists. **Susan Brown**, SS Work Up Specialist, **Shannon Goodman**, SS Medical Clerk, and **Rachael Evans**, SS Medical Records Specialist, also came on board. In December, we celebrated five Work Anniversaries – **Eric Hillyard-Poling** and **Amanda Wingrove** (nine years), **Clinton Johnson** (seven years), **Pam Mollett** (six years), and **Jade Harrison** (one year). In addition, we celebrated birthdays for **Kirstyn Knicely**, **Pam Mollett**, **Missy Wagner**, **Mary-Michael McClung**, **Heather Vanhooose**, **Lisa Parsons**, **Alex Spaur**, **Kevin Walker**, **Josh Jacobsen**, and **Michael Plowman**. And **Chelsea Barber** had a healthy baby this month. Congratulations to all!

COMMUNITY CORNER

Annual Veterans Appreciation Spaghetti Dinner

In November the firm was able find a unique way to throw our Annual Veterans Appreciation Spaghetti Dinner. Traditionally our dinner is more of a sit-down meal. However, with COVID-19 still affecting our community, we decided to do something a little different in order to keep everyone safe. Much like our Trunk-or-Treat in October, we hosted another drive-thru in the parking lot at our office building in Parkersburg, WV!

Despite the challenges of hosting an event amidst a pandemic, we were fortunate enough to serve just under 300 meals – including 57 Veterans – 130 more total meals served than last year. Between the revenue from the dinner and generous donations from the community, we presented a check in the amount of \$3,000 to the Mid-Ohio Valley Transit Authority in support of Operation Transportation's effort to provide free bus passes to Veterans in the Mid-Ohio Valley.



Employee Spotlight

SARA WELLING

VA Case Manager Sara Welling joined Jan Dils, Attorneys at Law, in 2019. A year later, her passion for helping Veterans has only grown. "What's my favorite part of working at the firm? That's easy. I love helping Veterans!" Amidst a pandemic, transitioning from the office to working from home wasn't quite the struggle she initially had envisioned.

"At first, I thought I would hate it, but honestly, it's been great."

When Sara's not providing outstanding service to our Veteran clients, she enjoys reading, cooking, and spending time with family and friends. Much like many of her fellow team members, Sara has spent much of her extra down time this year working on self-improvement. Sara's track record of client satisfaction continues to grow and we're certainly proud to have her on our team!



New Option for Submitting Your Disability Update Report!

EVERY THREE YEARS the Social Security Administration (SSA) is required to conduct continuing eligibility reviews for disabled beneficiaries. If you are a beneficiary, this process requires that you complete a Continuing Disability Review mailer to update information about your medical conditions and recent treatments.

Now the SSA offers an online option to complete this update and provide any supporting documents about your medical treatment or your work.

You will need your Social Security number, your current address and phone number, and a valid email address to complete the form. Also, you must have received a request for an updated disability report in the mail.

This new form was designed with convenience in mind and to save you time. (Use either Microsoft Edge or Google Chrome for the best online experience.)

Once you “Click to Sign,” you will receive an email from echosign.com asking you to confirm your digital signature. Check your junk folder if you don’t receive it within a few minutes. Your signature isn’t complete – and

your form won’t be processed – until you complete the instructions in your email.

The Social Security and Supplemental Security Income disability programs provide assistance to people with disabilities. At Jan Dils, Attorneys at Law, we can provide information about disability benefits and can help you understand what to expect from

Social Security during the disability process.

The majority of winning your claim is to gather the information and documents you’ll need to complete an application. At the first (called “Initial Application”) level, only about 30% of all claims are approved. Don’t be a statistic. Contact jandils.com for a free consultation. We only get paid if you get paid.

Source: www.blog.ssa.gov/new-option-for-submitting-your-disability-update-report/



What's Cooking?

Easy Cream Cheese Danish

The perfect sweet treat for Saturday morning from the kitchen of **Sabrina Stanley**, SS Case Manager.



INGREDIENTS

2 sheets of puff pastry (1 package defrosted at room temperature)	3 tbsp. sugar
8 oz. cream cheese at room temperature	1 tsp. vanilla
3 oz. white chocolate, melted	½ cup jam (raspberry or blueberry)

DIRECTIONS: Preheat the oven to 375 degrees. Line the baking sheet with parchment paper. Roll out the pastry on floured surface and smooth out the folds. Cut in half. In a medium bowl, mix the cream cheese, sugar, vanilla and melted white chocolate. Spread on half of the pastry and top with your choice of jam. Then place the other half of your pastry sheet on top and seal the edges with a fork. Bake for 20-25 minutes until light brown. The pastry will puff up while baking and flatten when cooled. Enjoy!

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. Home - Dinner - License
2. Jackie - Dolly - Eleanor
3. Corn - Baby - Olive
4. America - Kangaroo - Crunch
5. Sharp - Cream - Cottage
6. Santa's Sleigh - Churches - Schools
7. Debtors - Congress - Ducks
8. Picnic - Easter - Wastepaper
9. Twilight - End - No Parking
10. Secret - Double - Real Estate

Answers: 1. plates 2. first ladies 3. oils 4. captains 5. cheese 6. they have bells 7. they have bills 8. baskets 9. zones 10. agents

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PERSONAL INJURY / VETERANS DISABILITY / SOCIAL SECURITY DISABILITY

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Retirement benefits in 2021 will increase to \$50,520. (Social Security deducts \$1 from benefits for each \$3 earned over \$50,520 until the month the worker turns "full" retirement age.)

There is no limit on earnings for workers who are "full" retirement age or older for the entire year.

Remember, Social Security services are free of charge. No government agency or

“Remember, Social Security services are free of charge. No government agency or reputable company will solicit your personal information or request advanced fees for services in the form of wire transfers or gift cards.”

reputable company will solicit your personal information or request advanced fees for services in the form of wire transfers or gift cards. Avoid falling victim to fraudulent calls and internet "phishing" schemes by not revealing personal information, selecting malicious links or opening malicious attachments. You can learn more about the ways we protect your personal information and my Social Security.

History of Automatic Cost-Of-Living Adjustments (COLA)

The purpose of the COLA is to ensure that the purchasing power of Social Security and Supplemental Security Income (SSI) benefits is not eroded by inflation. It is based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of the last year a COLA was determined to the third quarter of the current year. If there is

no increase, there can be no COLA.

The CPI-W is determined by the Bureau of Labor Statistics in the Department of Labor. By law, it is the official measure used by the Social Security Administration to calculate COLAs.

Congress enacted the COLA provision as part of the 1972 Social Security Amendments, and automatic annual COLAs began in 1975. Before that, benefits were increased only when Congress enacted special legislation.

Beginning in 1975, Social Security started automatic annual cost-of-living allowances. The change was enacted by legislation that ties COLAs to the annual increase in the Consumer Price Index (CPI-W).

The change means that inflation no longer drains value from Social Security benefits.

Sources: www.militarybenefits.info/cola-increase-watch/
www.socialsecurity.gov/myaccount