

SOCIAL SECURITY DISABILITY BENEFITS & BEYOND

FIRST QUARTER 2011 ISSUE



JAN DILS brings her expertise to issues that affect you and millions of other Americans every day. Her knowledge encompasses vital areas for Social Security disability benefits and related appeals and claims. With a practice that focuses on the people, Jan Dils ensures you get answers and the right results.

Spring is just weeks away and already the blue skies and warmer temperatures are giving us a nice reminder that the new season is nearly here to enjoy. As we head into a new season, we want to remind you that our Team at Jan Dils is committed everyday to being a voice for Social Security disability benefits and we value each and every client in the Jan Dils family.

At the firm, we're making sure to bring you the latest information about Social Security to ensure you receive timely news and updates about the benefits you need. Find out more this quarter as we bring you updates on the benefits backlog, the Spanish version for the retirement estimator and important tips for tax season. Be sure to check out what our team is doing within the community as well in the Office Inbox.

Lastly, I would like to tell you about an exciting event we are hosting! The First Annual Walk4Vets event. We hope that each of you can come out and be part of this exciting day. It will be a great day of connecting with the community, meeting the Jan Dils Team and helping us raise awareness for Veterans. We look forward to seeing you there!

Sincerely,

1-877-JANDILS | JANDILS.COM

**We Won't
Take NO
For An Answer®**

JAN DILS WALK4VETS

SHOWING OUR COMMITMENT BEYOND THE COURTROOM

As attorneys who specialize in disability cases, Jan Dils, Attorneys at Law have always been close to the Veterans community. Now, we are demonstrating our commitment to Veterans beyond the courtroom, by launching the First Annual Walk4Vets. Scheduled to take place Saturday, April 30, 2011 at City Park in Parkersburg, WV, the Walk4Vets is an event unlike any other, with all net proceeds to be donated to the Parkersburg Division of the American Legion.



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Social Security Disability **BENEFITS** IN THE SPOTLIGHT

Michael J. Astrue, Commissioner of Social Security, announced that the agency's most popular online service – the *Retirement Estimator* – is now available in Spanish at www.segurosocial.gov/calculador. The *Retirement Estimator* uses a person's own Social Security earnings record to provide immediate and personalized benefit estimates. To publicize the website and the new Spanish-language service, Social Security has enlisted the help of the widely popular and well-respected host of *Sabado Gigante*, Don Francisco.



The *Retirement Estimator* is now available in Spanish
Learn more online
www.segurosocial.gov

THE POPULAR “RETIREMENT ESTIMATOR” ADDS SPANISH FOR THE SERVICE

“THE SPANISH-LANGUAGE *RETIREMENT ESTIMATOR* and the other information available on www.segurosocial.gov will help us provide a broader audience with important information they need to plan for a secure retirement,” Commissioner Astrue said. “I thank Don Francisco for volunteering his services to help us get the word out to the Spanish-speaking community.” You can see Don Francisco’s Public Service Announcement by visiting www.segurosocial.gov/calculador.

“I ask my many friends to go to www.segurosocial.gov, not only for themselves but also to help their loved ones,” said Don Francisco.

“There is a lot of great information there. Estimating your benefits and learning about Social Security online in Spanish is so easy.”

The *Retirement Estimator* is interactive and allows the user to compare different retirement options by changing retirement dates or expected future earnings. It protects the user's personal information by providing only retirement benefit estimates – it does not show the earnings information used to calculate the benefit estimate, nor does it reveal other identifying information.

Almost four million people have used Social Security's English-language *Retirement Estimator* this year.

“The *Retirement Estimator* is the first of our online services available in Spanish,” said Commissioner Astrue. “But we are not stopping there. We are working to make our online retirement application and Medicare Extra Help application available in Spanish next year. Until then, visit www.segurosocial.gov to estimate your benefits and learn more about Social Security.”

(Source: http://www.ssa.gov/pressoffice/pr_12/13/10)

OFFICE INBOX

STAY PLUGGED INTO THE PRACTICE

The Golden Apple Award for January was presented January 25 to Joyce Murphy, the custodian of Washington Elementary School in Marietta, Ohio.

The Parkersburg office of Jan Dils is assembling a team for this year's Relay for Life of Wood County, WV, which is being held the weekend of May 13-14. Jan Dils' Relay team plans lunch fundraisers, a raffle and other money-raising efforts ahead of the event. Team Captain Angela Delli-Gatti encourages individuals to sign up on the website. Click on Team Jan Dils (under Top Teams listing) and follow the sign-up and goal steps. The website is: http://main.acevents.org/site/TR/RelayForLife/RFLFY11SA?pg=entry&fr_id=33565.

The American Cancer Society Relay For Life is a life-changing event that gives everyone in communities across the globe a chance to celebrate the lives of people who have battled cancer, remember loved ones lost, and fight back against the disease. At Relay, teams of people camp out at a local high school, park, or fairground and take turns walking or running around a track or path. Each team is asked to have a representative on the track at all times during the event.



IT'S TIME TO...

- ...Read a book and eat some "Green Eggs and Ham" – **March 2** is Read Across America Day and children's author Dr. Seuss' birthday.
- ...Put on your New Orleans party beads and celebrate – **March 8** is Mardi Gras
- ...Set your clocks forward an hour – **March 13** is Daylight Savings Time to "spring forward"
- ...Wear your green and look for a rainbow – **March 17** is St. Patrick's Day
- ...Put away the winter coat and get ready for spring – **March 20** is the first day of Spring
- ...Don't let yourself be fooled on this day – **April 1** is April Fools Day
- ...Don't be late with your taxes – **April 15** is the income tax deadline
- ...Be kind to the Earth in every way today – **April 22** is Earth Day
- ...Recognize the reason for Easter – Easter Sunday is **April 24**



RANCH PRETZELS

From the Kitchen of Whitney Criste,
a Member of Our Jan Dils Family

Prep Time: 10 minutes, 25-30 minutes bake time

YOU'LL NEED

- 16 oz. bag of Sourdough Pretzels (I like Snyder's®)
- 1 C vegetable or canola oil
- 1 pkg Hidden Valley Ranch® dressing mix
- ½ tsp lemon pepper
- ½ tsp garlic powder



Break the pretzels into pieces...it's easier if you put them in a bag and break them up using a meat tenderizer or rolling pin. Mix the oil and spices together....shake with pretzels in a bag or mix in a bowl until well coated. Bake at about 300 for approximately 25 to 30 minutes, or until the pretzels appear slightly dark. Stir once while baking to make sure pretzels are evenly coated and cooked.



**FOLLOW THE BLOG
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IT'S TAX TIME!

**WHAT DOES THAT MEAN FOR
SOCIAL SECURITY BENEFITS
AND YOUR TAXES?**

Is Social Security Taxable?

If Social Security benefits are your only source of income, you do not need to pay taxes on it. According to the Internal Revenue Service, Social Security income comprises monthly survivor and disability benefits. It does not include Supplemental Social Security income. Getting a Form SSA-1099 from the Social Security Administration will allow you to figure out your exact amount of Social Security benefits.

How Much Social Security Can Be Taxed?

Once you have the Form SSA-1099 and know the exact amount of Social Security benefits, you need to then add one half of your Social Security benefits to any other income you have. You should consider any tax-exempt interest, foreign-earned income, exclusion from savings bond interest and adoption benefits received through your work. If your total income exceeds the base amount for filing taxes, then you will have to pay tax on a part of your Social Security income.

Some people have to pay federal income taxes on their Social Security benefits, which usually happens only if you have other substantial income in addition to your benefits.

However, no one pays federal income tax on Social Security benefits based on IRS rules.

To determine what your combined income is, use this calculation: Your adjusted gross income + nontaxable interest + one-half of your Social Security benefits equals your combined income.

**WE'RE MORE
THAN JUST A LEGAL PARTNER**



BENEFITS BACKLOG SET FOR MODERN SYSTEM TO ADDRESS PROBLEMS

SOCIAL SECURITY DISABILITY BENEFITS are an important part of the social safety net for disabled people who have lost the ability to work. Unfortunately, the Social Security Administration has been plagued by rolling backlogs, which leave many people who apply for disability benefits in the lurch while their claims are processed. The Social Security Administration has made it a priority to reduce the backlog and is working on modernizing the process for handling disability claims. This month, the SSA announced that it has chosen Lockheed Martin to lead a team of contractors in a project to overhaul the disability claims handling process.

The project is called the Disability Case Processing System (DCPS) and the SSA and Lockheed believe the DCPS will

help the agency process disability claims faster and with more consistency than it currently does.

The new system will consolidate 54 existing state and federal claims-processing systems into one unified system for handling approximately 4 million disability claims each year.

In the past, backlog times varied significantly from state to state. The new system will consolidate the 54 existing state and federal claims-processing system into one unified system for handling approximately 4 million disability claims each year. The goal for DCPS is to create an Internet-based system that will accommodate a central electronic disability

claims process and be able to work with electronic health record systems.

There are timing considerations involved with the Social Security Administration's new claims management system, however. The projected completion date for the new DCPS is 2015, but the Inspector General for the Social Security Administration has predicted the agency's current data center will be unable to handle its workload by 2012.

Because problems with the disability backlog are so severe, it is important for applicants to have get applications right the first time in order to avoid prolonged delays. **If you are planning to apply for Social Security Disability benefits, Jan Dils experienced staff can help you with every step of the process.**

(Source: Information Week article – author Elizabeth Montalbano, 1/11/2011)