

SOCIAL SECURITY DISABILITY BENEFITS & BEYOND

DECEMBER 2010 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.

Fall has given us a beautiful season of landscape colors and pleasant weather to enjoy. It is hard to believe that we're now heading from fall into winter – I am reminded of how quickly each season seems to pass. The holidays, and all the many things that go along with them, are now upon us.

The holidays are always a time of reflection for me. As I reflect, I realize the many things for which I have to be thankful – my family, a compassionate and dedicated staff at Jan Dils, Attorneys at Law, and for each of *you*. I consider it a daily privilege to serve each of my clients and I continue to be blessed by the friendships I have built during the years.

As you join with others to celebrate the holidays, I want to extend a special wish for you and your families to have a happy and healthy season. May the New Year bring you only joy.

Sincerely,

1-877-JANDILS | JANDILS.COM



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



**HAPPY HOLIDAYS
FROM ALL OF US
AT JAN DILS**



OFFICE HOLIDAY CLOSINGS

As the holidays are upon us, we wanted to make you aware of the holiday closings our office will observe. The office will be closed December 24 and 31 for Christmas and New Year's.



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Social Security Disability
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What changes are in store
for Social Security in 2011?
Learn more online
[www.ssa.gov/pressoffice/factsheets/
colafacts2011.htm](http://www.ssa.gov/pressoffice/factsheets/colafacts2011.htm)

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 58 million Americans will not automatically increase in 2011, the Social Security Administration announced today.

UNDER THE LAW, NO SOCIAL SECURITY COLA FOR 2011

THE SOCIAL SECURITY ACT PROVIDES FOR AN AUTOMATIC INCREASE IN SOCIAL SECURITY AND SSI BENEFITS if there is an increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of the last year a cost-of-living adjustment (COLA) was determined to the third quarter of the current year. As determined by the Bureau of Labor Statistics, there is no increase in the CPI-W from the third quarter of 2008, the last year a COLA was determined, to the third quarter of 2010, therefore, under existing law, there can be no COLA in 2011.

Other changes that would normally take effect based on changes in the

national average wage index also will not take effect in January 2011. Since there is no COLA, the statute also prohibits a change in the maximum amount of earnings subject to the Social Security tax as well as the retirement earnings test exempt amounts. These amounts will remain unchanged in 2011. The attached fact sheet provides more information on 2011 Social Security and SSI changes.

Information about Medicare changes for 2011, when available, will be found at www.Medicare.gov. The Department of Health and Human Services has not yet announced if there will be any Medicare premium changes for 2011. Should there be

an increase in the Medicare Part B premium, the law contains a “hold harmless” provision that protects more than 70 percent of Social Security beneficiaries from paying a higher Part B premium, in order to avoid reducing their net Social Security benefit. Those not protected include higher income beneficiaries subject to an income-adjusted Part B premium and beneficiaries newly entitled to Part B in 2011. In addition, almost 20 percent of beneficiaries have their Medicare Part B premiums paid by state medical assistance programs and thus will see no change in their Social Security benefit. The state will be required to pay any Medicare Part B premium increase.

(Source: http://www.ssa.gov/pressoffice/pr_10/15/10)

OFFICE INBOX

STAY PLUGGED INTO THE PRACTICE

The Golden Apple Award goes this month to first-grade teacher Doreen Kupfner from Criss Elementary in Parkersburg, WV. She is a veteran teacher of nearly 35 years and we congratulate Doreen for her outstanding work. The Golden Apple Award was presented to her on October 28.

Casey Harlow, one of the firm's hearing schedulers, was recently engaged to Justin Knotts. Their special day is planned for August 27, 2011. Congratulations, Casey and Justin!

The Jan Dils team participated in a Health Fair on October 29 to promote health and wellness. Flu shots were administered, so we hope our office will be a flu-free zone this winter.

Jan Dils firm was honored to be the title sponsor of the Warriors & Warbirds 2010 Air Show held on November 6 and 7 at the Charlotte-Monroe Executive Airport. The air show, which began in 2005, is an aviation event honoring those who have served their country and has grown into one of the largest events of its kind.

Jan Dils firm sponsored the Mooresville/Lake Norman Exchange Club annual banquet serving Veterans, Active Military Personnel and clergy at no cost. This year's banquet was November 20 in Mooresville, NC.

Congratulation to two of our team members who were recently married! Kitty Harrington (Price) married Randall Price on October 10th and Ashley Buck (Brown) married Wayne Brown on November 6th. CONGRATULATIONS NEWLYWEDS!

Jan Dils has launched a brand new blog dedicated to Disability Law. This open forum welcomes you to blog any questions, concerns or other relevant thoughts and information related to Social Security or Veterans benefits. In addition, articles will be regularly posted with Social Security and Veterans benefit updates.

We encourage you to contribute to the blog and to read it often for new information that may be helpful to you.



**FOLLOW THE BLOG
VISIT JANDILS.COM**



IT'S TIME TO...

- ...Give your appreciation to Veterans of World War II as we commemorate D-Day – **December 7**
- ...Celebrate the Jewish religious holiday of Hanukkah – **December 1-9**
- ...Make sure your cold weather gear is ready for the Winter Solstice – **December 21**
- ...Celebrate Christmas Day – **December 25**
- ...Celebrate the African American cultural holiday of Kwanzaa – **December 26-January 1**
- ...Get ready to ring in the new year – **December 31**

Games to Work Your Brain

COMMONYMS: TAKE THE CHALLENGE

You're probably wondering what is a commonym? A commonym is a list of words that have a common trait in the three words/items listed. For example: the words; A Ball - A Fish - A Cold... they are caught. This challenge will make you think!

1. Home - Diner - 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

Chocolate Mousse Torte

From the Kitchen of Amanda J. Unrue, a Member of Our Jan Dils Family

Prep Time: 20 minutes, refrigerate for 3 hours

YOU'LL NEED

- 37 Nilla® wafers
- 4 squares Baker's® Semi-sweet Chocolate divided
- 2 pkg. (3.9 oz. each) Jell-O® Chocolate Instant Pudding
- 2 cups plus 2 Tbsp. cold milk, divided
- 1 tub (8 oz.) Cool Whip® whipped topping thawed divided
- 1 pkg. (8 oz.) Philadelphia® Cream Cheese, softened
- ¼ cup sugar
- ¾ cup fresh raspberries



Stand 16 wafers around inside edge of 9-inch round pan lined with plastic wrap. Melt 3 chocolate squares as directed on package. Beat Pudding mixes and 2 cups milk in medium bowl with whisk 2 min. Add melted chocolate; mix well. Stir in 1 cup Cool Whip; pour into prepared pan. Beat cream cheese, sugar and remaining milk with mixer until well blended. Stir in 1 cup of the remaining Cool Whip; Spread over pudding. Top with remaining wafers. Refrigerate 3 hours. Meanwhile, shave remaining chocolate square into curls. Invert torte onto plate; remove plastic wrap. Top torte with remaining Cool Whip, berries and chocolate curls.

**WARM HOLIDAY WISHES FROM
THE LAW OFFICES OF JAN DILS**



SOCIAL SECURITY FAST-TRACK DISABILITY PROCESSES GET EVEN FASTER

MICHAEL J. ASTRUE, COMMISSIONER OF SOCIAL SECURITY, HAS ANNOUNCED that the agency has published final rules that will further reduce the time it takes to decide applications for disability benefits from those persons with the most severe disabilities—a process that currently takes less than two weeks on average. The new rules allow disability examiners to make fully favorable determinations for adult cases under the agency’s Quick Disability Determination (QDD) and Compassionate Allowance (CAL) processes without medical or psychological consultant approval. It also will help the agency process cases more efficiently as it will give medical and psychological consultants more time to work on complex cases where their expertise is most needed.

“The new rules we are publishing today will help us get disability benefits to the most severely disabled Americans even faster,” Commissioner Astrue said.

“This year, more than 100,000 people benefited from our fast-track disability processes and received decisions in a matter of days rather than the months and years it can sometimes take. I am pleased that our fast-track processes will now be even faster and help speed much needed benefits to our most vulnerable citizens.”

Under Social Security’s QDD process, a predictive computer model analyzes

specific data within the electronic disability file to identify cases where there is a high likelihood that the claimant is disabled and we can quickly obtain medical evidence.

The CAL process currently identifies 88 specific diseases and conditions that clearly qualify for Social Security and Supplemental Security Income disability benefits and can be fast-tracked.

“The new rules we are publishing today will help us get disability benefits to the most severely disabled Americans even faster.”
Commissioner Astrue