

SOCIAL SECURITY
DISABILITY
BENEFITS & BEYOND

Q1 NEWSLETTER



JAN DILS 
ATTORNEYS AT LAW, L C



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**Did You Know? The Jan Dils Team Includes The Expertise
To Tackle Even The Toughest Personal Injury Case.**

When it comes to Social Security Disability and Veterans claims, Jan Dils “Won’t Take No For An Answer”. But did you know that Jan’s expertise extends to the area of Personal Injury law, as well? Jan Dils has been partnered with attorney Jim Leach for over 17 years to offer a highly successful, team approach to representing clients in West Virginia.

Using a unique case management system that keeps track of every aspect of each case, Jan Dils, Jim Leach, and their legal team work hard to ensure that their clients receive the best legal representation available for personal injury claims.

Their team approach is ready to help you if you have been the victim of and automobile accident, medical malpractice, or a defective product, just to name a few.

Personal injuries of any kind can be sudden, tragic and financially devastating events. The goal of both Jan Dils and Jim Leach is to provide you with real answers to your questions.

They are able to explain the process in a way that helps their clients understand the process from the very start.

They fight to get clients compensation for:

- Medical expenses
- Rehabilitation
- Lost wages
- Future lost income
- Pain and suffering
- Funeral expenses (in the case of wrongful death)

If you are looking for a qualified attorney with trial experience whose best practices are based on integrity and trust, call the personal injury lawyers at Jan Dils & Jim Leach, Attorneys at Law, today at **1-877-JanJim1 (1-877-526-5461)**. They represent clients throughout the entire state of West Virginia and would be happy to discuss your case.

Social Security Announces 1.5 Percent Benefit Increase for 2014

The Social Security Administration recently announced that monthly Social Security and Supplemental Security Income (SSI) benefits for nearly 63 million Americans will increase 1.5 percent in 2014.

The 1.5 percent cost-of-living adjustment (COLA) will begin with benefits that more than 57 million Social Security beneficiaries receive in January 2014. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2013.

Some other changes that take effect in January of each year are based 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 \$117,000 from \$113,700. Of the estimated 165 million workers who will pay Social Security taxes in 2014, about 10 million will pay higher taxes as a result of the increase in the taxable maximum.



Information about Medicare changes for 2014 is available at **www.Medicare.gov**.

Source: <http://www.ssa.gov/pressoffice/pr/2014cola-pr.html>



A LETTER
FROM JAN

Since this is our first newsletter of 2014, I want to take this opportunity to wish you all the best in the new year ahead. We will continue to keep you up-to-date on new improvements we will be making throughout the year to better serve all of our clients. But rest assured, our tried and true approach of treating everyone with the care and respect you deserve is something we will never change.

We are kicking off our latest newsletter with some good news for the coming months, including a monthly increase for Social Security and Supplemental Security Income (SSI) benefits. We also realize that not all disabilities are physical. That's why we have included an article on mental illnesses that qualify for SSD/SSI. Be sure to read and find out about the types and severity of mental illnesses that are covered. Also, with so much emphasis placed on the weeks leading up to the hearing, our clients often have questions about what they can expect after their hearing has been held. We have included a quick reference of next steps and estimated timelines for the process after the hearing.

Of course, you may think of questions after reading these articles, as well as the other news we've included this month. If so, please feel free to contact us—we are always happy to hear from you, and to put our experience and expertise to work for you.

Again, let me say that the entire team at Jan Dils, Attorneys at Law, wishes you a happy, healthy new year. We look forward to working with you in the months ahead!

Sincerely,




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.

THE BIG PICTURE: INTERESTING FACTS ABOUT SOCIAL SECURITY BENEFITS.

In 2013, almost 58 million Americans will receive \$816 billion in Social Security benefits.

RECENT BENEFICIARY DATA			
Retired workers	37 million	\$47.4 billion	\$1,269 average monthly benefit
dependents	2.9 million	\$ 1.8 billion	
Disabled workers	8.9 million	\$ 10 billion	\$1,129 average monthly benefit
dependents	2.1 million	\$.69 billion	
Survivors	6.2 million	\$ 6.6 billion	\$1,221 average monthly benefit

Social Security is the major source of income for most of the elderly.

- Nine out of ten individuals age 65 and older receive Social Security benefits.
- Social Security benefits represent about 39% of the income of the elderly.
- Among elderly Social Security beneficiaries, 53% of married couples and 74% of unmarried persons receive 50% or more of their income from Social Security.
- Among elderly Social Security beneficiaries, 23% of married couples and about 46% of unmarried persons rely on Social Security for 90% or more of their income.

Social Security provides more than just retirement benefits.

- Retired workers and their dependents account for 70% of total benefits paid.
- Disabled workers and their dependents account for 19% of total benefits paid.

- About 91 percent of workers age 21-64 in covered employment in 2011 and their families have protection in the event of a long-term disability.
- Just over 1 in 4 of today's 20 year-olds will become disabled before reaching age 67.
- 69% of the private sector workforce has no long-term disability insurance.
- Survivors of deceased workers account for about 11% of total benefits paid.
- About one in eight of today's 20 year-olds will die before reaching age 67.
- About 96% of persons aged 20-49 who worked in covered employment in 2011 have survivors insurance protection for their young children and the surviving spouse caring for the children.

An estimated 163 million workers are covered under Social Security.

- 51% of the workforce has no private pension coverage.
- 34% of the workforce has no savings set aside specifically for retirement.

In 1940, the life expectancy of a 65-year-old was almost 14 years; today it is more than 20 years.



And the Apple Goes To...

Cheryl Wingrove of the Jan Dils team had the pleasure of presenting October's Golden Apple Award to **Mrs. Anna Deem**, who will be retiring at the end of this school year after a long and successful career of teaching first grade. Mrs. Deem was actually nominated for the award by a former student who is now a coworker at Lubeck Elementary School, and says that she was inspired to become a teacher by Mrs. Deem. Her peers says that she always goes above and beyond by spending extra time to prepare her classroom and is always available to help her students or speak with their parents. Mrs. Deem noted that receiving the Golden Apple Award was the perfect way to wrap up a long and successful teaching career.

Described as "not just a teacher, but a life changer", **Lucy Holland** of Blennerhassett Middle School was chosen to receive November's Golden Apple Award. The Spanish teacher was nominated by a former student who described her teaching style as tough, but effective. "My class is not easy," said Ms. Holland. "It is very challenging for them. They have to study and do a lot of stuff for me but at the same time, we have a lot of fun." Her coworkers agree that her enthusiasm and excitement make her an exceptional educator.

Please join us in congratulating these two extraordinary teachers, and thanking them for the difference they make in the lives of our future leaders each and every day.

**COMMONYMS:
TAKE THE CHALLENGE**

What's a commonym you ask? A commonyms is 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. The Brain - The Lung - The Ear
2. Spider - Fiddler - Hermit
3. Back - Butterfly - Side
4. A Car - A Tree - An Elephant
5. A Bear - A Hammer - A Lobster
6. Finish - Fishing - Dotted
7. Metal - Radar - Lie
8. Stop - Spot - Strobe
9. Trap - French - Glass
10. State - Sales - Income

This issue's solution: 1. They have lobes, 2. Crabs, 3. Swimming strokes, 4. They have trunks, 5. They have claws, 6. Lines, 7. Detectors, 8. Lights, 9. Doors, 10. Taxes

IT'S TIME TO...

- Say hello to 2014! **January 1st is New Year's Day.**
- Solve the mystery: **Sherlock Holmes' Birthday is January 6th.**
- Fill up the tub! **January 8th is Bubble Bath Day.**
- Get in the swing of things. **January 17th is Golf Day.**
- Give someone special a squeeze. **January 21st is National Hugging Day.**
- Decide between apple, blueberry, or cherry... or order all three. **January 23rd is National Pie Day.**
- Be on the lookout for shadows. **February 2nd is Groundhog Day.**
- Go ahead and borrow that cup of sugar. **February 7th is Greet Your Neighbor Day.**
- Become someone's secret admirer. **February 14th is Valentine's Day.**
- Celebrate the contributions of 44 great men. **February 17th is Presidents Day.**
- Add catnip to your shopping list. **February 20th is Love Your Pet Day.**
- Save the pork chops for another day. **March 1st is National Pig Day.**
- Remember to wear green or you'll be in a pinch. **March 17th is St. Patrick's Day.**
- Celebrate anything you want. **March 26th is Make Your Own Holiday Day.**

RUBEN CASSEROLE

A LUCKY AND DELICIOUS WAY TO GREET THE NEW YEAR!

Cabbage may be lucky on New Year's Day, but it is still delicious all year long with this recipe for Ruben Casserole, from the kitchen of Jan Dils Team member Kelly Fritz!

CAKE INGREDIENTS:

- 1 can (14 ounces) sauerkraut, rinsed and well drained
- 1 cup Thousand Island salad dressing
- 1 pound thinly sliced deli corned beef, cut into strips
- 2 cups (8 ounces) shredded Swiss cheese
- 4 to 6 slices rye bread, buttered

DIRECTIONS

In a large bowl, combine sauerkraut and salad dressing; spread into a greased 13-in. x 9-in. baking dish. Top with corned beef and cheese. Place bread, buttered side up, over top. Bake, uncovered, at 375° for 25-30 minutes or until heated through and bubbly. Yield: 4 servings.



JAN DILS BLOG

Mental Illnesses That Qualify For SSD/SSI

Some individuals with mental illness are able to live normal lives and earn an income that will support a comfortable lifestyle. Unfortunately, some mental illness symptoms are far too debilitating to allow the victim to work or engage in normal daily activities. In the United States, over 2.5 million people file for disability due to mental illness. The SSA has guidelines to determine what type of mental illness will qualify for SSD or SSI benefits. If you have questions regarding mental illness and disability, the disability expert attorneys at Jan Dils can help.

Symptoms and Severity of Mental Illness

The SSA recognizes mental illness as a disability if a person suffers critical impairment in completing several daily activities, including:

- Social functioning such as proper hygiene, daily errands, ability to hold a job
- Concentration or persistence
- Complete tasks for work
- Whether the symptoms worsen over time



Specific Types of Mental Illness

Guidelines set by the SSA stipulate that a person may qualify for disability benefits if his or her mental illness prevents working and has lasted for twelve months or longer. The most common types of mental illness that are awarded SSD or SSI benefits include:

- Affective disorders such as diagnosed bipolar disorder or clinical depression
- Schizophrenia disorders such as paranoid schizophrenia or schizoaffective disorder

If your mental illness diagnosis does not fall into one of these two categories, you may still be able to qualify for SSD or SSI. An attorney at Jan Dils can help you determine if you may qualify. Contact our offices today to get started.



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Q1 NEWSLETTER



We Won't Take NO For An Answer®

Want to keep up with all of the latest news or to get to know us better? Like us on Facebook!



THE HEARING HAS BEEN HELD. NOW WHAT?

In the fight to receive the benefits you deserve, preparing for the hearing can take hours of hard work and research. But what happens after the hearing? Here's a quick reference guide to walk you through the process:

- You should receive a written decision within 60 to 120 days.
- If approved, you should receive a "Notice of Award" letter within 30 to 90 days. This award letter is sent by a payment processing center to you. It explains in detail the amount of your benefits and when you can expect to receive them.
- If denied, your representative will contact you to discuss all of the available options specific to your claim.

What Do I Owe?

- Social Security should pay the attorney's fee directly.
- Expenses incurred such as your doctor's medical records or requested scheduled evaluations, school records and work history records should be paid at the time you receive your back benefits.

When Do I Receive My Money?

- You receive your money in about 60 to 120 days from the date of the written decision on average.

Some Supplemental Security Income (SSI) Notes:

- SSI back benefits are received in three installments of

approximately \$2020.00 in six month increments. The third installment will be the balance, if any is due, of the total back benefit.

- If you receive both Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI), then your SSI back benefits will be paid first. Your monthly benefits will be paid by SSI until the SSDI benefit starts being paid. Then, if you are still entitled to SSDI back benefits after the offset of any monies paid under the SSI program, you should receive that money generally within four to five months.

WHAT ABOUT MEDICAL BENEFITS?

Social Security Disability Insurance (SSDI):

- You normally receive Medicare 24 months from the date of your entitlement.

Supplemental Security Income (SSI):

- Once you receive an award letter, you will receive a Medicaid card which may be back dated to pick up prior medical bills.

