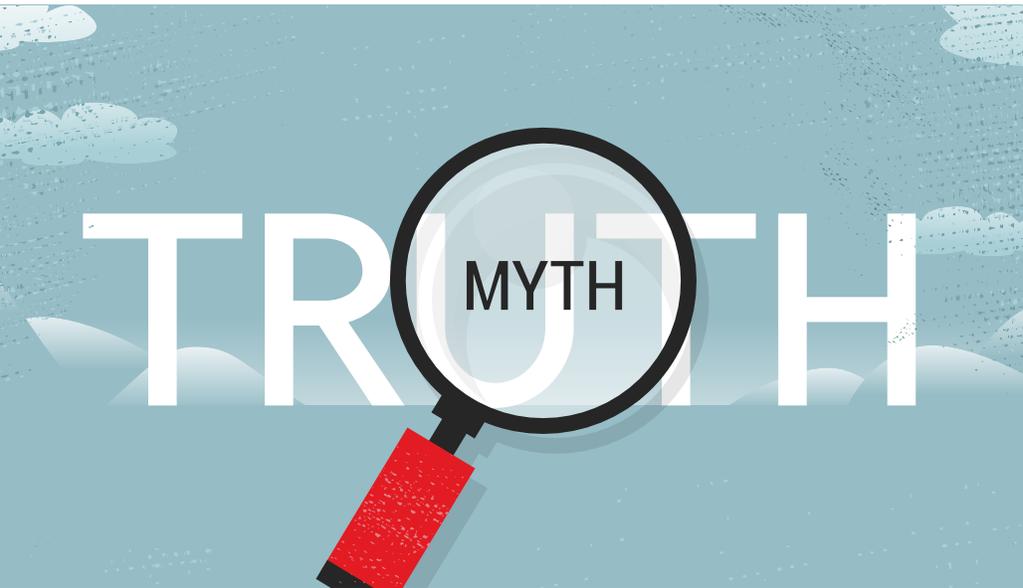


SOCIAL SECURITY DISABILITY BENEFITS & BEYOND



MYTHS ABOUT SSDI.

There are a lot of myths about Social Security Disability Insurance, or SSDI, floating around. Some are true, but most are not. In an effort to sort fact from fiction, here are five common myths about SSDI and the truth behind them:

MYTH: If a doctor says you're disabled, you automatically qualify for SSDI benefits.

TRUTH: This might seem logical, but the Social Security Administration (SSA) makes a legal decision, not a medical decision. However, it is important that the doctor you see be credible and qualified to declare you disabled. The SSA will require you to provide detailed information about your disability when you apply.

MYTH: SSDI will replace most of your income.

TRUTH: Unfortunately, the average monthly SSDI payment in the beginning of 2015 was

only \$1,165. This payment is intended to help you buy the essentials—not to completely replace your income.

MYTH: SSDI payments start immediately.

TRUTH: This one is far from true. In most cases, if your application is approved, you'll likely have to wait a while to receive your first payment. Due to the large amount of applications the SSA gets, processing can take up to six months. There is also a five-month waiting period to receive payments. For example, if your disability is determined to have begun on March 1, you will not be eligible for benefits until the month of August; however, you will not receive this payment until September, because payments cover the previous month. Unfortunately, if your disability begins after the first of any month, that month does not count as part of the five-month withholding period.

MYTH: Once you qualify for SSDI you qualify for life.

TRUTH: It is possible to be on SSDI for life, but it's not automatic. SSA conducts disability reviews to see if your condition has improved. The type of disability you have will determine the frequency of your reviews. If your disability has improved, you may face a denial of continued benefits.

MYTH: It's pointless to apply—you don't qualify.

TRUTH: While the criteria are stringent, you should always apply if you feel you qualify. In 2013, the SSA reported a 33% approval rate. It is common to be denied on your first application, so don't be discouraged.

TRUTH: Having a qualified SSDI attorney by your side can make the application process much easier. If your claim is denied, call 1-877-526-3457 for a free consultation.

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LETTER FROM JAN

The holiday season is one of my favorite times of year for the simple reason that I get to spend so much time with my family.

Of course the start of the New Year is also part of the holidays, and part of my favorite time of year. At the beginning of the year, I always spend some time reflecting on just how privileged my team and I are to meet so many wonderful people every day, and help our clients fight for the benefits they deserve. We are all excited to start 2017 by renewing our commitment to our clients, and by continuing to ensure that every case has 100% of our experience and expertise behind it every step of the way.

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.

I'm also excited to share new information from Social Security and from our offices with you in our newsletters. To kick off the New Year, we have included an article to help you distinguish fact from fiction when it comes to some common myths about Social Security Disability Insurance, or SSDI.

I'm frequently asked by clients about whether or not they will need to pay taxes on Social Security benefits. Most of the time, recipients will not have to pay taxes on their benefits, but we have included an article that outlines the few exceptions to that rule. And finally, be sure to check out the article on what you can do to help ensure the success of your case while you are waiting for your hearing.

In addition, we've included all the latest news from our team and a few "just for fun" items as well. I want to remind you that we are always happy to hear from you, and we will gladly answer any questions you may have about the process of fighting for—and winning—the Social Security benefits you deserve.

Here's wishing you a happy, healthy New Year!

Sincerely,



ARE SOCIAL SECURITY BENEFITS TAXABLE?

BENJAMIN FRANKLIN once said, "The only things that are sure in life are death and taxes." Truer words have never been spoken. Every April, we are flooded with TV commercials and other advertisements from the likes of H&R Block, TurboTax, and a slew of other companies offering their tax preparation services. This time of year can strike panic in even the most seasoned tax professionals. One commonly asked question among Social Security benefit recipients is, "Are social security benefits taxable?"

Most of the time, recipients are in the clear and will not have to pay taxes on their Social Security benefits. However, there are a few exceptions. The most common reason for having to pay taxes on Social Security benefits is if you have another source of income in addition to your benefit payments. This can include working a job, being self-employed, receiving interest from investments, or any other income you are required to report to the IRS.

The way you file for taxes will affect how much you have to pay in taxes but, according to

the IRS's rules, no one will have to pay federal income tax on more than 85% of their Social Security benefits. If you file as an individual and your total income is between \$25,000 and \$34,000, you could have to pay income taxes on up to 50% of your benefits. If your total income is greater than \$34,000, you may be taxed on 85% of your benefits.

When filing jointly, you can have a total income of \$32,000 to \$44,000 and pay taxes on 50% your benefits. Any person with an income greater than \$44,000 may pay taxes on 85% of their benefits.

Knowing how to balance your benefits and taxes can be a

difficult task. Choosing a lawyer who knows the ins and outs of Social Security benefits, like Jan Dils Attorneys at Law, can help you prepare for tax time.



COMMUNITY CORNER

On October 8th, Team Jan Dils attended the **1st Annual Parkersburg Pop Con**, hosted by West Virginia University at Parkersburg. As a part of our involvement with the convention, Jan Dils, Attorneys at Law sponsored a panel featuring the roles of women in horror films, and we also supplied four separate Snapchat filters for the individuals in attendance. The convention features lots of fun for people of all ages. There were vendors, cosplay contests, panels, live podcasting and more. The event raised a lot of money for the WVU-P Alumni association, and was a great new addition to our community!



For over four decades, Mr. **Thomas Godwin** has taught students in Wood County. On November 29th, he was recognized for his accomplishments. An AP Chemistry Teacher at Parkersburg Catholic High School, Mr. Godwin was selected as the November 2016 Jan Dils, Attorneys at Law **Golden Apple Award winner**.

Nominated by his principal, Mr. Godwin was selected for his years of service and his dedication to his students. His nomination mentioned that he takes the time to prepare his students for college, and often spends his own time after school helping students who may be struggling with science, or helping students who want to enter his class but may not be ready.

At the ceremony, we were surprised to learn that Cheryl Wingrove, the representative from our firm who presents the award, was a student of Mr. Godwin's when she was in the 10th grade. She felt honored to present him the award.

Please join us in congratulating Mr. Godwin. We are lucky to have such a wonderful educator in Wood County!

EMPLOYEE SPOTLIGHT

Shyla Gherke

This month's Employee Spotlight shines on Shyla Gherke, from our Social Security Leads/Intake Department!

After graduating from Parkersburg High School and earning her degree in Paralegal Studies from WVU, Shyla joined the Jan Dils family in December of 2015. She speaks with hundreds of potential new clients each month, and helps them get started as new client. She also handles reapplications, helping us fight for benefits even after a client has been denied. "I really enjoy the people I work with," said Shyla, "But most of all, I love making a difference in people's lives."



She married her high school sweetheart in June of 2015. They have a spoiled dog named Benny and two rescue cats: Ariel and Aurora. Shyla and her husband enjoy spending time with her two sisters and friends, and love camping, hiking, biking, fishing, and exploring the great outdoors. They take frequent trips to Cedar Point, as well as Morgantown for WVU football and basketball games.

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 tennis racket - A marionette - An orchestra
2. Babe Ruth - Hank Aaron - Marge Simpson
3. Line - Pie - Bar
4. Carson - Bench - Cash
5. Bird - Jordan - Magic
6. Pantyhose - Candidates - Track Stars
7. Pay - Princess - Cell
8. Cane - Brown - Powdered
9. Monkey - Box - Crescent
10. Blood - Piggy - River

Answers: 1. all have strings 2. they have Homers 3. graphs 4. Johnnys 5. basketball players 6. they run 7. phones 8. sugars 9. wrenches 10. banks

WHAT'S COOKING?

Make dinner fast, easy, and delicious tonight!



You are just 3 simple ingredients away from serving up yummy **Crockpot Chicken Tacos** for your next meal, thanks to this recipe from Social Security Case Manager Julie Harrell!

INGREDIENTS

- 2 chicken breasts (thawed)
- 1 can of your favorite brand of salsa
- 1 package of taco seasoning



DIRECTIONS: Add all ingredients in the crockpot and let cook on slow for 8 hours or fast for 4 hours. Shred chicken as desired for your tacos and add whatever garnishing you'd like!



1ST QUARTER / 2017

963 Market Street
Parkersburg, WV 26101

PERSONAL INJURY / VETERANS' BENEFITS / SOCIAL SECURITY BENEFITS

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**JAN DILS
BLOG**

WAITING FOR YOUR HEARING.

ONCE THE SSA receives your Request for a Hearing and your updated forms, they will submit your file to the Office of Disability Adjudication and Review (ODAR). You will receive a letter from the ODAR stating that they have received your information. Be sure to keep this letter (as well as all correspondence you receive from the SSA), as it will have the address of the ODAR office processing your claim. If you have any additional medical evidence or updates on your condition, you should submit them directly to us. (Remember to always put your full name, date of birth, and Social Security number on everything you submit).

The ODAR will schedule your hearing before an Administrative Law Judge. Although the amount of time varies greatly from one section of the country

to another, the average wait time for a hearing is 18 to 24 months.

While you are waiting for your hearing, it is vitally important that you continue to see your doctor regularly and that he or she records your complaints consistently

and in detail. Your case may depend upon it.

The Social Security process can be difficult, and that's why so many people turn to the attorneys and staff of Jan Dils Attorneys as Law. We will be happy to help you through the entire process.

