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Federal and State Worker Benefit Programs Getting Through the Maze

Social Security Disability Insurance ([SSDI](#)):

This Federal program provides benefits for people who are totally disabled, as well as qualifying family members. Benefits

begin after a five-month waiting period, starting from the date of disability.



Social Security Retirement Benefits ([SSRB](#)):

Also a Federal program, [SSRB](#) provides retirement income for workers and eligible family members. Benefits are based on earnings and are discounted if taken before the age of full retirement.

Medicare: [Medicare](#), a Federally-administered health insurance system, pays for hospital and other medical costs, such as doctor's visits, testing, home health care and prescription drugs. Eligibility for Medicare coverage is age 65, but disabled individuals who have collected SSDI for 24 months are

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also eligible for Medicare, even if not yet age 65.

Workers' Compensation: Unlike SSDI, SSRB and Medicare, [Workers' Compensation](#) is a state-operated insurance program that provides benefits to employees with work-related injury or illness. Benefits for eligible disabled workers include pay during recovery, coverage for medical expenses and job retraining help if the disability is permanent.

Working Together

- Although generally calculated in the same way, SSDI benefits are payable at any age, but only upon total disability. A worker must be at least age 62 to collect SSRB.
- A retiree collecting SSRB must wait until age 65 to be eligible for Medicare. But when a worker of any age becomes totally disabled and eligible for SSDI, Medicare eligibility begins 24 months after the start of SSDI payments.
- If a disabled worker's injury is work-related, he or she may [collect both SSDI and Workers' Compensation benefits](#). In some cases, SSDI may be reduced for California Workers' Compensation benefits – the reduction ensures that the combined amount of all public benefits

does not exceed 80 percent of the workers' average earnings.

- A disabled worker collecting Workers' Compensation benefits should sign up for Medicare when eligible. Medicare should be the secondary payer for medical expenses but, if the Workers' Compensation insurance company is not paying expenses on a timely basis, Medicare will pay them and, if applicable, [apply for reimbursement](#).



Experienced Attorney Representation Essential to SSDI Claims Approval

If you or a loved one has been disabled and unable to work for at least five months, it's time to apply for Social Security Disability Insurance (SSDI) benefits:

- Complete information on [SSDI benefits](#) can be found at the Social Security Administration (SSA) [website](#).
- The [Disability Starter Kit](#) can help when applying for Social Security Disability payments.

- [Social Security offices](#) have all information including application materials.

Unfortunately, many applications are denied at this initial stage, mostly due to excessive workload at the SSA. If your application is denied, it's a good idea at this point to reach out for an attorney experienced in representing disabled workers in [SSDI appeals](#).

We will work with you to review your application and determine what may have been missing, such as medical or doctor records. At this point, we will request a Reconsideration of the Denial of your application from the SSA, and will work with you and your doctors to gather all available information on your disability.

If your application is again denied at the Reconsideration stage, we will file an appeals request, also known as a Request for Administrative Law Judge Hearing. At this point it is crucial to have an experienced attorney represent you during this key hearing. Although informal, testimony will be taken and medical records will be reviewed as evidence. Our attorneys will prepare you for your testimony to achieve the most positive results.

You've earned your SSDI benefits. If you are disabled and unable to work, maximize your chances of benefit approval by working with our attorneys. Our experience in navigating the SSDI application and appeals process ensures a positive outcome for our clients.

If you or a loved one has been denied Social Security Disability benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800-438-7734** for your initial free consultation, either in our office or in the comfort of your own home. The Kenton Koszdin Law Office, [Social Security Disability attorney in Van Nuys](#), can help you navigate the complex appeal process for the best possible outcome for you and your family.

Recipe of the Month:

Chocolate-Covered Strawberries

Surprise your Valentine with this simple but elegant dessert on Valentine's Day (or any day!).



Ingredients

- 1 cup pretzel rods
- 1 cup almonds
- 3 (4-ounce) bars semisweet chocolate, melted (recommended: Valrhona chocolate)
- 8 long-stemmed strawberries

Directions:

Chop pretzels and nuts and place in 2 separate bowls. Chop chocolate.

In a double boiler, melt chocolate until smooth and velvety.

Dip strawberries in chocolate and then in pretzels or nuts.

Place covered strawberries on a ½ sheet tray lined with waxed paper. Allow to set at room temperature and serve

February is American Heart Month



The American Heart Association has designated February as [American Heart Month](#). Here are some quick facts you should know:

- 600,000 people in the U.S. die of heart disease each year – one in every four deaths.
- Heart disease is the leading cause of death for men – and for women too.
- The cost of coronary heart disease in the U.S. is a whopping \$108 billion each year.

[\(CDC statistics\)](#)

Many deaths and disabilities due to heart disease can be prevented. During American Heart Month, learn about the many ways good nutrition, exercise and stress management can [improve your heart health](#).

What's Happening in Southern California

So much to do in Southern California... here are just a few suggestions

Mar 1 – 2, 2014

Desert Arts Festival

Frances Stevens Park, Palm Springs

Mar 15 – 16, 2014

Circle of Art Show and Sale

Christmas Circle, Borrego Springs

Mar 8, 2014

Festival of Colors
Excelsior High School, Norwalk

Mar 8 – 15

LA Fashion Week
Various Events, Los Angeles

Mar 11, 2014

Woofstock 90210
Roxbury Park, Beverly Hills

Mar 15, 2014

Cookoff & Classic Car Show
Downtown, Palm Springs

Mar 15, 2014

Spring Craft Boutique
Brea Community Center, Brea

Mar 20, 2014

Los Angeles Career Fair
Los Angeles Convention Center, Los Angeles

Mar 22 – 23, 2014

Cherry Blossom Festival
La Cañada Flintridge, Los Angeles

Mar 29, 2014

Crisp on the Sand 2014: Volunteer
Clean Up
Venice Beach, Los Angeles

Mar 29 – 30, 2014

Spring Busker Festival
Seaport Village, San Diego

Mar 30, 2014

Reaching for the Cure Run
Irvine Valley College, Irvine



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