

Your Social Security

1

News and Information for SSDI and SSI Recipients

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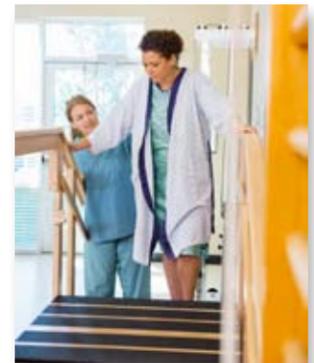
8 Things You Need to Know Now About Your Social Security Disability Benefits

1. If you are still getting disability benefits when you reach your full retirement age, your benefits will be changed automatically to retirement benefits. Generally speaking, the benefit amount usually remains the same. When you reach full retirement SSA will automatically convert your disability benefits to retirement benefits. Starting the month you reach retirement age, you will get benefits with no limit on your earnings.

2. There are age limits on a child's benefits. If you have a child who is collecting benefits on your work record, their benefits will stop with the month before your child reaches age 18. However, if your child is enrolled in an elementary or secondary school (and remains unmarried), they can continue receiving benefits until they turn 19. You are required to notify Social Security if your child is over 18 and drops out of school, changes from full-time to part-time attendance, is expelled or suspended, or changes schools. SSA also should be told if the student is paid by an employer for attending school. SSA sends each student a form at the beginning and end of the school year. It is important that the form be filled out and returned or benefits may be suspended.

If your child is disabled they can continue to receive benefits after age 18. A disabled child also may qualify for SSI disability benefits.

3. Divorce ends a stepchild's benefits. If a stepchild is receiving benefits on your earnings record and you and the child's parent divorce, the stepchild's benefit will end the month following the month the divorce becomes final. You must notify SSA as soon as the divorce becomes final.



If you refuse vocational rehabilitation your benefits can be terminated.

4. Are you a new parent? Your baby is likely eligible for benefits. If you become the parent of a child after you begin receiving Social Security benefits and the child is in your care, be sure to notify SSA so that the child also can receive benefits.

5. If you refuse vocational rehabilitation your benefits can be terminated. When you applied for disability benefits, information about you and your impairment may have been sent to the Nebraska or Iowa Vocational Rehabilitation Office or other provider of vocational rehabilitation services. If they offer you services and you refuse them without good reason, your monthly benefits may be withheld.

(Continued on Page 2)



Things You Need To Know Now About Your Social Security Disability Benefits

IN THIS

Issue

- 1 8 Things You Need to Know Now About Your Social Security Benefits
- 2 Win Free Groceries
- 2 Comfort Food: Firecracker Punch
- 3 Meet Tim Cuddigan
- 3 For Your Information

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(8 Things..continued from page 1.)

6. You may owe taxes on your Social Security disability benefits. Supplemental Security Income (SSI) recipients seldom pay income taxes, because if they have sufficient income to have to pay taxes, they don't qualify for SSI. If you are receiving Social Security Disability Insurance (SSDI) payments and you or your spouse have another source of income you may owe federal income tax and Nebraska or Iowa state income tax on your benefits.

7. If you owe taxes on your SSDI benefits you're not required to have federal taxes withheld. However, if you are not having taxes withheld you are required to make quarterly estimated tax payments. If you find it easier to have taxes withheld, request a form W-4V from the Internal Revenue Service (IRS). You can get this form by calling the IRS (toll-free telephone number, 1-800-829-3676) or by visiting SSA's Internet website, www.ssa.gov. After completing and signing the form, return it to your local Social Security office by mail or in person.

8. When you move, you must notify Social Security. Even though Social Security benefits are paid by direct deposit, Social Security must have your correct address on file. Your benefits will be stopped if SSA is unable to contact you.



"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5400 or email us at lawteam@cuddiganlaw.com

Free Food for the 4th!

Cuddigan Law celebrates the 4th of July by giving away 20 Walmart gift cards.

Is there a better way to celebrate Independence Day than with food and family? We don't think so. That's why we, at Cuddigan Law, are giving away twenty \$25 Walmart gift cards, so you can stock up on your picnic and barbecue favorites.

To register for your chance to win just send an email to drawing@cuddiganlaw.com with "Free Groceries" in the subject line and please include your name and address and phone number in the body of the email (so we can notify the winners). Or you can enter on our web site at www.cuddiganlaw.com/winfreegiftcard or by sending your contact information to: Cuddigan Law, 1005 S. 107th Ave. Suite 201, Omaha, NE 68114 or by calling 402-933-5705.

Entry deadline is midnight July 1. Winners will be drawn at random and notified by July 2.

Happy 4th of July from all of us at Cuddigan Law.



Comfort Food

From the kitchen of Janet Cuddigan

Here's a punch recipe that's just perfect for the 4th of July. It's refreshing and adds a bit of zing to any holiday get-together.

Firecracker Punch

2/3 cup red cinnamon candies
4 cups water
1 can (6 oz) frozen lemonade concentrate, thawed
1/3 cup frozen orange juice concentrate (thawed from 6-oz can)
1 bottle (1 liter) ginger ale
6 orange slices, cut in half

In 1-quart saucepan, cook cinnamon candies and 1 cup of the water over medium-high heat, stirring frequently, until candies are melted; remove from heat. Cool completely, about 30 minutes.

In large punch bowl, stir candy mixture, remaining 3 cups water, the lemonade and orange juice concentrates until well mixed.

Refrigerate until ready to serve. Just before serving, gently stir in ginger ale. Garnish with orange slices.

Meet Tim Cuddigan

A spotlight on the professional team members who work for you at Cuddigan Law.

Timothy J. Cuddigan has practiced Social Security disability law exclusively since 1994 and has helped thousands of people across eastern Nebraska and southwest Iowa in this time.



He is recognized nationally for his knowledge of Social Security law, and regularly speaks to local and national audiences about medical challenges involved in disability claims, such as multiple sclerosis, mental illness, spinal disorders and other conditions. Tim Cuddigan is also a current board member of the National Organization of Social Security Claimants' Representatives, a national organization for disability attorneys and advocates.

"I enjoy helping people get the benefits they have earned," Tim says. "When clients find out that they have been awarded benefits, a big load is lifted off their shoulders. Disability benefits provide important financial support at a time when it is needed most. Their life is a little better because of the efforts that my staff and I have made on their behalf."

When he isn't working Tim likes to travel, but especially enjoys spending time with his wife, Janet; his children and his grandchildren.



For Your Information

Cuddigan Law maintains an extensive free library of articles, videos and blogs about Social Security disability.

Visit our web site at cuddiganlaw.com

Here are two current items you may find informative and useful:

What SSA Will Ignore When Determining Disability
<http://www.cuddiganlaw.com/blog/what-ssa-will-ignore-when-determining-disability-in-lincoln.cfm>

How Long is the Wait for Disability Benefits?
<http://www.cuddiganlaw.com/video/how-long-is-the-wait-to-get-ssdi-ssi-benefits-in-omaha-lincoln-ne.cfm>

We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

Disability law is all we do.



Tim & Sean Cuddigan

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