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Your Social Security

News and Information for SSDI and SSI Recipients

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Social Security Fast-tracks Fully Disabled Vets

For America's wounded warriors, the men and women who have given so much for their country, Social Security is now expediting their disability claims. This fast-track service is available to any military service member who became disabled during active duty on or after October 1, 2001, regardless of where the disability occurred — at home or in the line of duty. According to Social Security's website, www.ssa. gov, "expedited processing is available to veterans who have a compensation rating of 100 percent Permanent and

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Cuddigan Law

1005 S. 107th Ave. Ste . 201 Omaha, NE 68114 cuddiganlaw.com 402.933.5318 Total (P&T) disability. Some dependent children and spouses of military personnel may also be eligible to receive benefits."

"We have reached another milestone for those who have sacrificed so much for our country and this process ensures they will get the benefits they need quickly," Carolyn W. Colvin, acting Social Security commissioner, said in a news release. "No one wants to put America's veterans through a bureaucratic runaround," said Maryland Congressman John Sarbanes, a leading proponent for increasing assistance to veterans. "As the baby boomer generation ages and more veterans of the wars in Iraq and Afghanistan need care, this common sense change will help reduce backlogs and cut through unnecessary red tape so that our most disabled veterans receive the benefits they've earned."

While fast-tracking is good news for our nation's disabled veterans, it is not clear what this promise of faster claims processing time will mean in actual time veterans will have to wait to have their cases resolved. Currently, for all Americans, there are nearly 1 million disability cases waiting for decisions to be made by Social Security and the average Social Security applicant waits 442 days to receive a hearing — more than a year.

If you are a disabled vet you can receive



As a disabled vet you can receive Veterans Administration disability benefits and Social Security disability benefits at the same time, if you meet eligibility requirements.

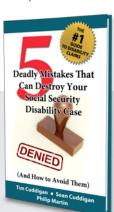
Veterans Administration disability benefits and Social Security disability benefits at the same time. You may be eligible for Social Security disability benefits if you're unable to work full-time at any of your past occupations and other work in the national economy.

To meet the requirements for Social Security Disability Insurance (SSDI), you must have worked full-time for at least five out of the last ten years. The Social Security Administration (SSA) also pays disability benefits through the Supplemental Security Income (SSI) program, which provides benefits based on financial need.

There are differences between VA disability and Social Security disability. The VA pays benefits on a sliding scale, assessing disability in ten percent increments. Under Social Security disability rules, it is all or nothing. To receive Social Security disability benefits you must be 100% disabled — unable to perform any substantial work because of your medical condition and your medical condition must be expected to last for a continuous period of at least one year or expected to end in death. The SSA considers all impairments, whether they are service-connected or not.

The Social Security Administration also advises: "To receive the expedited service, veterans must inform Social Security that they have a 100 percent Permanent and Total disability compensation rating and provide a copy of their VA Notification Letter as proof of their disability rating. Having the 100 percent rating does not guarantee that a veteran's application for Social Security disability benefits will be approved; it only ensures that the claims process will be expedited for them. Veterans must meet strict Social Security eligibility requirements to receive a disability allowance."

Because eligibility rules and the process are complicated, disabled vets may



wish to seek the advice of a disability attorney.

MS & Disability: Free Seminars

If you or someone you care about is battling Multiple Sclerosis and unable to work, you can learn what you need to know about Social Security Disability Insurance from Cuddigan Law.

At two free and open-to-the-public seminars, our attorneys will share tips and inside information on how to get the insurance benefits you've earned.

Thursday, January 8, 6:30 p.m. & Saturday, January 10, 9:30 a.m. Regency Lodge Omaha 909 S. 107th Avenue

Each seminar is free but seating is limited so please call 402.933.5323 to reserve your place.

For Your Information

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

Visit our web site at cuddiganlaw.com.





Comfort Food

From the kitchen of Janet Cuddigan

According to southern folklore, if you eat Hoppin' John on New Year's Day, you will have good luck all year long. It's also an easy and delicious meal for cold midwestern nights.

Hoppin' John

- 1 1/2 cups dry black-eyed peas
- 1 pound ham hocks
- 1 onion, chopped
- 1/2 teaspoon crushed red pepper flakes Salt and pepper to taste
- 4 cups water
- 1 1/2 cups long-grain white rice 1 cup shredded smoked cheddar cheese

In a large pan place the peas, ham hock, onion, red pepper, salt and pepper. Cover with water and bring to a boil. Reduce heat to medium-low and cook for 1 1/2 hours.

Remove ham hock and cut meat into pieces. Return meat to pot. Stir in the rice, cover and cook until rice is tender, about 20 to 25 minutes. Season to taste with salt and pepper. Sprinkle shredded cheese over top, if desired. Serves six.

"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 402.933.5318 or email us at lawteam@cuddiganlaw.com

News and Information for SSDI and SSI Recipients



Connections

A spotlight on organizations that offer help and assistance in our community.

Organization: American Heart Association

Mission: Building healthier lives, free of cardiovascular diseases and stroke. The American Heart Association is working to improve the cardiovascular health of all Americans by 20% while reducing deaths from cardiovascular disease and stroke by 20% by the year 2020.

Help Offered:

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ShareGivers Peer Visitor Program for new stroke survivors and caregivers. Go Red For Women Heart Match Program to give or receive online support. Stroke Family Warmline (888) 4-STROKE.

CPR & First Aid Training.

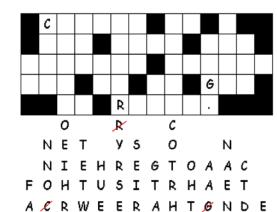
(See the Heart Association website for more programs and information.)

Contact Information: www.heart.org, (402) 810-6870 or 1-800-642-8400

(Source: www.heart.org)



For the puzzle solution go to cuddiganlaw.com/library newsletters



This month: Fallen Phrase

Most of the letters from a phrase have fallen out their boxes. Put them back in the right places and you'll get a New Year's toast from Oprah Winfrey.

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.



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