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Plus Information about Social Security & VA Disability

Insight

Topics, Trends, & Tips

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Boost Your Immune System and Stay Healthy This Winter

As we enter the cold and flu season while we are still trying to navigate the coronavirus pandemic your best shot at staying healthy this winter may lie in boosting your immune system. Here are a few easy-to-implement strategies for giving your body a fighting chance to defend itself against viral infections.

The first strategy comes from Dr. Anthony Fauci, director of the National Institute of Allergies and Infectious Diseases and arguably the most widely-known doctor these days. Dr. Fauci says: Get more Vitamin D. In an interview with *Business Insider* he pointed out,

"Sometimes people, when they don't get out in the sun a lot, they're deficient in vitamin D. [Those with low levels of vitamin D] have more of a propensity to get infected when there are infections around." He added that taking numerous multivitamins and herbs "really doesn't boost immunity." To increase your store of Vitamin D get outside to soak up sunlight when you can and when it's too cold, too rainy, or too snowy sit by a window facing the sun. Eat more foods that are high in Vitamin D like oily fish (salmon, fresh tuna, sardines), eggs, mushrooms, and fortified orange juice.

Another good habit for bolstering your immune system is to learn to relax. We are living in stressful times. Stress floods your body with corticosteroids which suppress your immune system. *AARP Magazine* suggests: "Consider taking up a mind-activity such as yoga, tai chi, or meditation. If the Zen arts aren't for you then painting or hands on hobbies can also work." Among other stress-reducing options try practicing deep breathing, relaxing in a hot bath, listening to music, spending time alone, and hanging out with your favorite person.

While we're on the subject of hanging out with your favorite person, there is a growing body of research that indicates that social isolation and loneliness can increase inflammation in your body. In this time when we are encouraged to



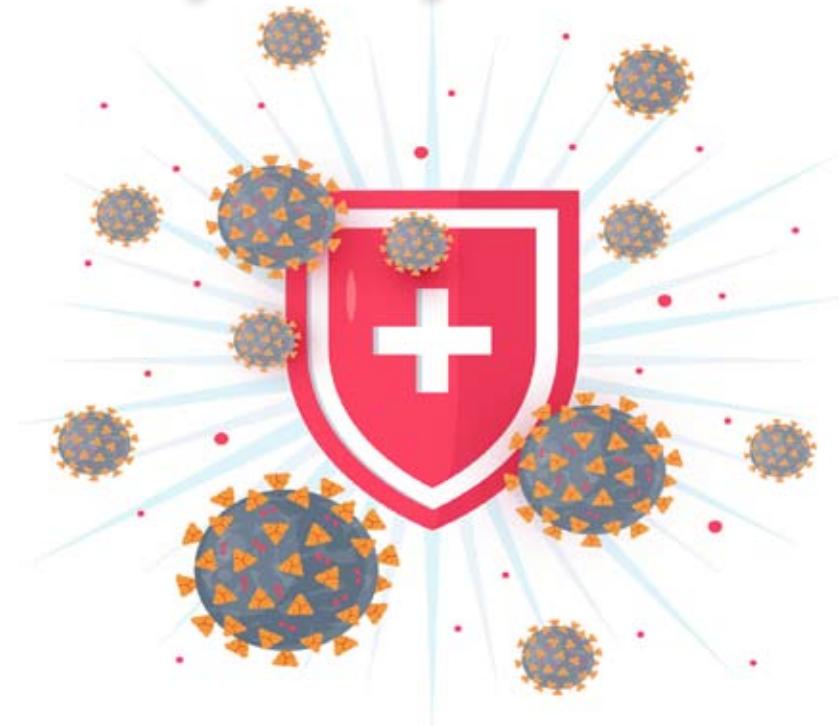
Scientific research shows that immune cells circulate in our bodies during exercise and for two to three hours afterward.

social distance it may seem counter-intuitive to encourage contact, but of course there are safe ways to connect with others like video chats, Facetime, or Zoom while we wait for this pandemic to pass.

Scientific research shows that immune cells circulate in our bodies during exercise and for two to three hours afterward. Additionally, according to the National Institute of Health, physical activity may help flush bacteria from the lungs and airways, reducing your chances of getting illnesses. Choose sports or physical activities that you enjoy and every day shoot for 30 to 60 minutes of exercise that's invigorating enough to make you breathe hard. Your immune system will thank you for it.

How you start and end your day can also help or hinder your immune system. In

Boost Your Immune System and Stay Healthy This Winter



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Immune System...cont.

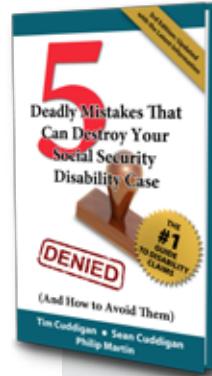
the morning start your day right with a high fiber cereal like Cheerios, All-Bran, or Grape-Nuts (to name just a few). AARP Magazine reports that "Fiber is a non-digestible carbohydrate that feeds good bacteria in your gut. When the little buggers are happy, they help keep the immune system ready when needed."

At night hitting the sack a little bit earlier can also be an immune system strengthener. Our bodies need enough sleep—at least seven hours a night—to stay healthy. Studies show that people who don't get enough sleep are more likely to get sick after being exposed to a virus. Getting adequate sleep time can also mean you will recover faster if you do get sick.

Poor quality sleep can be just as harmful to your immune system as not enough sleep. Turn off your phone, tablet, or other electronics at least three hours before you turn in. Digital devices emit blue light which can play havoc with the sleep-inducing hormone melatonin.

Of course there are no absolute guarantees in life but doing what you can to boost your immune system now will mean that you are much more prepared to defend against whatever bugs winter may throw your way.

This article provides generic information only. It is in no way a substitute for a qualified medical opinion. Always consult a specialist or your own doctor for more information.



"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

Question of the Month:

Can I still receive Social Security Disability benefits if I receive other benefits from another source?

Generally, you can still receive the Social Security Disability Insurance (SSDI) benefit based on your individual wage record if you receive other benefits, such as service-connected Veterans' benefits or a union pension.

However, there are exceptions. For example, if you receive Workers' Compensation benefits or a pension from a job in which you did not pay Social Security (FICA) taxes, your disability insurance benefits may be reduced or eliminated. In addition, your disability insurance benefits may reduce other benefits you receive, such as long-term disability benefits from an employer.

On the other hand, the need-based Supplemental Security Income (SSI) disability benefit can be reduced by any other benefits that you receive. However, there are often exceptions for benefits such as public aid.



Adapted from allrecipes.com



Comfort Food

From the kitchen of
Janet Cuddigan
Candy Corn-Rice Krispies® Halloween Treats

Trick or treating this year may be not be the same as it has been, but you can still treat yourself and your family with this gooey delight which combines two of the holiday's favorites: Rice Krispies® and candy corn.

9 cups miniature marshmallows
½ cup butter
10 cups Rice Krispies® cereal
2 cups candy corn
¾ cup mini chocolate chips

Butter a 10x15 baking pan. Melt marshmallows and butter together in a large saucepan over medium heat, stirring until mixture is smooth, about 10 minutes.

Combine cereal, candy corn, and chocolate chips together in a large bowl. Add marshmallow mixture to cereal mixture and stir together until cereal is well coated.

Spread in prepared pan. Cool to room temperature and cut into squares.



Social Security & VA Benefit Raises in 2021 Likely Will be Smaller

If you are a disabled Veteran, a military retiree, or receive Social Security income benefits, you will get more money next year, but not a lot. The increase will likely be less than this year's increase. The 2020 Cost-of-Living Adjustment (COLA) resulted in a 1.6 % increase, but you won't get anything like that in 2021.

Social Security laws stipulate that amount of money paid to Americans who receive Social Security benefits (old age and disability), disabled Veterans, and military retirees must be adjusted annually for inflation. The Social Security Administration uses one of the measures of the Consumer Price Index (CPI) to gauge the inflation level during the third quarter of the year (July, August and September). Although the September inflation figures are not yet available, the inflation rate has been low this year, so the 2021 COLA will likely be a slim 1.3% increase tying the lowest positive increase since 1975. (The annual COLA has been worse. It was 0% three times: 2010, 2011, and 2016.)

The change will take effect beginning December 31 for Social Security and VA disability beneficiaries and military retirees and in January 2021 for those receiving Social Security old age benefits. The average increase for disability beneficiaries will be about \$19.70 per month. For some higher income beneficiaries the COLA increase will be mostly wiped out by increases in Medicare Part B premiums—which cover doctors' exams, outpatient care, and some preventive services. Premiums could rise by a hefty \$17.40 a month in 2021 because of large pandemic-related Medicare costs. Most Medicare beneficiaries are not in high income brackets and are protected by a legal provision which has a "hold harmless" clause that requires Part B premiums be adjusted to prevent reduction to the net Social Security benefit of eligible people.



For the brain teaser solution go to cuddiganlaw.com/library/ newsletter



Brain Teaser

A family lives in a skyscraper building on the tenth floor. Every day their daughter takes the elevator from the family's apartment on the 10th floor to the ground floor and goes to school. When she returns later that day, she uses the elevator to get to the fifth floor, and then uses the stairs for the remaining five floors.

Why?

Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book *The Essential Guide to VA Disability Claims*.



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.

Disability law is all we do.



Sean & Tim Cuddigan

Subscribe to the Cuddigan Law YouTube channel to view our free library of videos about Social Security and VA disability. You will find a full range of information about qualifying medical disorders, how-to tips on navigating the system, and insider advice on winning your claim.



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