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Plus Information about Social Security & VA Disability

# Insight

Topics, Trends & Tips

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## Coping With Coronavirus: What You Need To Know About VA and Social Security Disability.

During this period of uncertainty, the lawyers and staff at Cuddigan Law remain available to help you. We want you to know that we are on top of how business and government closings caused by the coronavirus pandemic are impacting our clients' cases.

Our team is working remotely, and we are ready to help you with your legal matters—on the phone, through email, or through the use of other technology when necessary, including through the use of videoconferencing as accessibility

allows. At this time, our office is closed to the public to further prevent the spread of COVID-19.

The Social Security Administration (SSA) and the Department of Veterans Affairs (VA) are continuing to process disability applications and appeals. Their employees will work remotely but their offices will be closed to the public. SSA judges will conduct hearings by telephone and not in person.

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SSA judges will conduct hearings by telephone and not in person.

and services provided to Veterans, families, and survivors will continue to be delivered.

As we face the challenges of the current moment one thing we know for sure, we are all in this together. Our heartfelt appreciation extends to the healthcare workers, local and national authorities, and all those on the frontline in the U.S. and the world working to contain Covid-19. We can assure you that at Cuddigan Law we will continue to work hard to deserve the trust you have placed in our firm.

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The information in this article was accurate at the time when it was written. But publishing has advance deadlines and as we know the coronavirus pandemic story continues to evolve. If you are not sure about the status of your VA or Social Security disability case, please call our office.

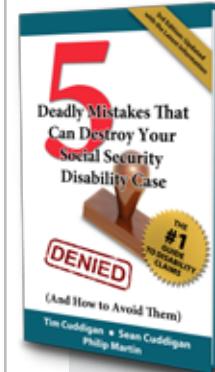
## How to Spot Fake Emails

A distressing side effect of the coronavirus emergency is that scammers who prey on fear and confusion are leveraging off the crisis to try tricking us into giving up our hard-earned money, our passwords, or other sensitive financial information. Many of these attempts will be phishing attempts—cyber attacks that use disguised emails as weapons. The goal is to deceive you, the email recipient, into believing that the message is something you want or need made to look like a request from the government, a bank, or other seemingly legitimate source and is designed get you to click a link or download an attachment. The link will take you to a fake website where a hacker will steal your personal information or the attachment will install some sort of malware on your computer.



There are many ways to identify phishing emails and fake websites. McAfee, the world's largest dedicated technology security company, offers these tips on how to detect scams and protect yourself.

**Incorrect URL.** Hackers use fake sites to steal your information. Watch to make sure the URL is actually the one you want to be going to—if 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 402.933.5318 or email us at [lawteam@cuddiganlaw.com](mailto:lawteam@cuddiganlaw.com)

notice the URL is different, that's a good indication that the site is fake and you should NOT enter your information.

**Nosy Requests.** Your bank won't ask via email for your PINs or card information. Be suspicious of sites (or emails) requesting your Social Security number, identification number, or other sensitive information.

**Sender's Email Address.** You can also check who sent the email by looking at the send address. The sender's email should not be using a public internet account like Hotmail, Gmail, Yahoo!, etc.

**Your Name.** A legitimate email from your bank or business will address you by name rather than as 'Valued Customer' (or something similar).

**Typo.** Misspellings or grammatical errors are another sure sign that the message or site is fake.

**Low Resolution Images.** A tip-off to a false site is poor image quality of the company's logo or other graphics.

Additionally...**Hit delete.** How about just hitting the delete button whenever an email comes to you from an unfamiliar sender? After all, if any legitimate entity needs to contact you about something urgent or crucial, they would have your phone number, right? They know your name, too. Remember, 'just say no' to opening unfamiliar or suspicious looking emails."



## Comfort Food

From the kitchen of Janet Cuddigan

Quick to make, this casserole is a meal the whole family is sure to enjoy.

### Easy Cheesy Mexican Casserole

1 pound lean ground beef  
2 cups salsa  
1 (16 ounce) can chili beans, drained  
3 cups tortilla chips, crushed  
2 cups sour cream  
1 (2 ounce) can sliced black olives, drained  
1/2 cup chopped green onion  
1/2 cup chopped fresh tomato  
2 cups shredded Cheddar cheese

Preheat oven to 350 degrees. In a large skillet over medium-high heat, cook ground beef until no longer pink. Stir in salsa, reduce heat, and simmer 20 minutes, or until liquid is absorbed. Stir in beans, and heat through.

Spray a 9x13 baking dish with cooking spray. Spread crushed tortilla chips in dish, and then spoon beef mixture over chips. Spread sour cream over beef, and sprinkle olives, green onion, and tomato over the sour cream. Top with Cheddar cheese.

Bake in the preheated oven for 30 minutes, or until hot and bubbly.

Adapted from [allrecipes.com](http://allrecipes.com)

## 5 Totally Free Things on the Internet That Are Worth Paying For

If you are getting bored reading your sister-in-law's Facebook updates and surfing the same old websites, here are five internet options you may not know about. And the best part is they are—this is the magical word—FREE.

**1. College courses, skip the tuition.** Do you want to brush up your business skills, dip your toe in the water for a new career, or just study for the sake of learning? Then Class Central ([classcentral.com](http://classcentral.com)) may be what you're looking for. Class Central gives you access to hundreds of online class courses from the likes of the University of Washington, Stanford, even Harvard and many other universities around the world, tuition-free.

**2. Photo editing.** If you want photo editing capabilities that are more extensive than just the odd filter or two but don't want to make the substantial monthly payments to subscribe to Photoshop then Pixlr ([pixlr.com](http://pixlr.com)) is good a choice. You can also use the Pixlr app to edit photos on your mobile phone. Pixlr earns high ratings from users.

**3. Learn a new language—or two.** Rosetta Stone is probably the best known system for learning new languages. But some say that Duolingo ([duolingo.com](http://duolingo.com)) is better and it's free to your computer or smartphone. Duolingo currently offers 15 different language courses and more are regularly added.

**4. Oodles of valuable coupons.** RetailMeNot ([retailmenot.com](http://retailmenot.com)) collects codes, coupons, and other money-saving deals for both brick and mortar stores and online services—with offerings varying from Target to Papa John's delivered to your computer or smartphone.

**5. Comforting sounds.** If you simply can't sleep or work without some kind of comforting white noise, A Soft Murmur ([asoftmurmur.com](http://asoftmurmur.com)) has you covered with a full menu of ambient noises like birds, rain, white noise, and others. They even offer free apps for iPhone and Android.



For the brain teaser solution go to [cuddiganlaw.com/library/newsletter](http://cuddiganlaw.com/library/newsletter)

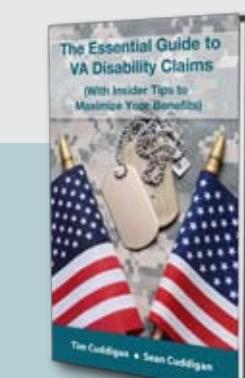
## Brain Teaser

If a doctor gives you 3 pills and tells you to take one pill every half hour, how long would it take before all the pills had been taken?



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](mailto: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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