

# BENEFITS & BEYOND

Veterans & Social Security Disability

JANUARY/FEBRUARY 2020



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## Department of Defense Expands Access to Discounts for Our Military

**T**he Department of Defense (DOD) is expanding commissary, military exchange, and morale, welfare, and recreation (MWR) retail privileges on U.S. military installations as specified in the Purple Heart and Disabled Veterans Equal Access Act of 2018, included in the John S. McCain National Defense

Authorization Act for Fiscal Year 2019.

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**These new privileges recognize the service and sacrifice of these Veterans and those that care for them.**  
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Starting January 1, 2020, access will expand to include all Veterans with service-connected disabilities, Veterans who are Purple Heart recipients, Veterans who are former prisoners of war, and individuals approved and designated as the primary family caregivers of eligible Veterans under the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers. While this expansion will extend eligibility to over 4.1 million new patrons, the Department expects little to no

impact on current patrons in most locations. There may be some impact in areas with a high cost of living, but the Department is preparing to accommodate all new patrons.

"These new privileges recognize the service and sacrifice of these Veterans and those that care for them," A.T. Johnston, deputy assistant secretary of defense for Military Community and Family Policy, said. "If you or someone you know might be eligible for these

privileges, share the message. Please help us ensure these Veterans and caregivers receive the privileges they've been granted."

New patrons eligible solely under this authority should be aware that the law requires the Defense Department charge them a small user fee to offset the increased expense incurred by the Department of the Treasury for processing commercial credit or debit cards used for purchases at commissary stores. The Department of Defense is finalizing the details for these new privileges with the Departments of Veterans Affairs, Homeland Security and the Treasury. Information will be announced soon regarding installation access and the authentication process for these privileges.

Facilities like these will be open to the newly eligible patrons starting January 1, 2020:

- *Commissaries*
- *Military service exchanges*
- *Golf courses*
- *Bowling centers*
- *Recreational lodging*
- *RV campgrounds*
- *Movie theaters*
- *And more*

At Jan Dils, Attorneys at Law, we work tirelessly to help our Veterans live a healthy, full and active life. We are pleased to share news of these new benefits. But it all comes down to compensation first and foremost. If you are a disabled Veteran with questions, don't hesitate to contact us at [Fight4Vets.com](http://Fight4Vets.com). We offer free disability evaluations.



## Letter From Jan

Starting in 2020, Jan Dils, Attorneys at Law, will be combining our Veterans and Social Security Disability

newsletters. If you are a current VA client, you should have also received other communications about a possible shift in your Case Management team. Know that our central focus is always on our clients and continuously finding ways to better service your claims. If you have questions

or concerns, do not hesitate to give us a call at 877.526.3457.

So, with a new year come new opportunities. We are pleased to announce that the Department of Defense (DoD) will expand privileges for our Veterans. The details are being finalized and will be announced soon. We will be sure to keep you in the loop.

For our first Social Security article of the new year, we wanted to inform our clients that a disability can be “a family issue,” making

benefits available to a spouse, divorced spouse, children, disabled child, and adult child disabled before age 22. If you need clarification on these issues, do not hesitate to contact us at jandils.com.

We hope you all had a wonderful and safe holiday season. Last year went very quickly for most of us, but we realize when you are navigating and/or waiting for benefits, time can freeze. We are here for you for a free consultation. We don't take “no” for an answer.®

Sincerely,

**JAN DILS** brings her expertise to issues that affect you and millions of other Americans every day. While her knowledge spans the critical areas pertaining to Personal Injury, Veterans benefits, Social Security disability benefits and related appeals and claims, her practice remains focused on people, making sure you get the right answers and, above all, results.



## OFFICE INBOX

The VA POD is growing. Ending the year on a high note, we welcomed four new Case Managers: **Jessica Justice**, **Sara Welling**, **Noah Lauderman** and **Jade Harrison**. **Joanne Davis** also joined the VA as a Case Management Support Specialist.

In Social Security, we also had the pleasure of adding **Taylor Lott** to Medical Records and **Ryan Cooley** as our new Salesforce Administrator. **Megan Campbell** joined SS Workup, and Stephanie Copen moved internally to Hearing Clerk Support Specialist.

2019 was a wonderful year for our firm and extended family. We celebrated numerous work anniversaries across the board. Most recently, **Shawna Bennett** is back to the office after having a baby boy in October. In addition, **Hannah Hoggard** recently got engaged. Join us in congratulating them all!

## COMMUNITY CORNER

On November 5th we visited Worthington Elementary School to present our October 2019 Jan Dils, Attorneys at Law, **Golden Apple Award** to special education teacher **Stephanie Brock**. The award was presented in front of the entire student body and staff during a surprise early morning assembly. Stephanie was greeted with warm applause. Holding back her tears, she thanked her students and fellow teachers for the nomination. Stephanie is going on her eighth year as the special education teacher at Worthington Elementary and specializes in with kids with autism. “If you have a family member with autism, seek all the help you can. The earlier you can get them help, the better.”



## Employee Spotlight

### AMBER SIMS

Amber Sims graduated from West Virginia University at Parkersburg and joined the firm in 2013. Amber is our Social Security Case Management Team Leader. “I really enjoy helping others and making a positive impact on someone’s life.” When Amber is not working, she enjoys spending time with her husband and four children.

When asked about someone she admires, Amber said: “I admire my grandfather for his strong family values and his willingness to always help others in need. He always put his family first and went out of his way to help others. My grandfather truly had a heart of gold.” Like her grandfather, Amber also bears a heart of gold and a willingness to help others in need. This quality makes her an exceptional team leader for our Social Security team and our clients. We are privileged to have Amber on the Jan Dils team!



# How a Disability Can Benefit an Entire Family

**A DISABILITY IMPACTS** the entire family and therefore should benefit the family, too. So it may be important to know that when you start receiving disability benefits, certain members of your family may also qualify for benefits on your record. Benefits may be paid to you:

- Spouse
- Divorced spouse
- Children
- Disabled child
- Adult child disabled before age 22

If any of your qualified family members apply for benefits, the Social Security Administration (SSA) will ask for their Social Security numbers and their birth certificates.

If your spouse is applying for benefits, they may also ask for proof of marriage and dates of prior marriages, if applicable.

## Maximum Family Amount

Each family member may be eligible for a monthly benefit of up to 50% of your disability benefit amount. However, there is a limit to

the total amount paid.

The total depends on your benefit amount and the number of family members who also qualify on your record. The total varies, but generally the total amount you and your family can receive is between 150- and 180% of your disability benefit.

If the sum of the benefits payable on your account is greater than the family limit, the benefits to the family members will be reduced proportionately. Your benefit will not be affected.

If you have a divorced spouse who qualifies for benefits, it will not affect the amount of benefits you or your family may receive.

## Benefits for Your Spouse

When benefits are payable to your spouse:

- Age 62 or older, unless he or she collects a higher Social Security benefit based on his or her earnings record. The spouse benefit



*amount will be permanently reduced by a percentage based on the number of months until his or her full retirement age.*

- At any age if he or she is caring for your child under age 16 or disabled. Your spouse would receive these benefits until the child reaches age 16. At that time, the child's benefits continue, but your spouse's benefits stop unless he or she is old enough to receive retirement benefits (age 62 or older) or survivor benefits as a widow or widower (age 60).

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## What's Cooking?

### Marbled Red Velvet Cheesecake Brownies

Just in time for Valentine's Day, SS Case Manager **Kayla McCoy** shares a recipe straight from Cupid. This recipe is crazy moist and super soft with a lot of flavor from the cheesecake and red velvet swirled layers.



#### INGREDIENTS

- |                             |  |
|-----------------------------|--|
| 3 1/4 cups flour            | 5 tbsp milk, divided                   |
| 2 1/4 cups granulated sugar | 1 tsp vanilla extract                  |
| 3 tbsp cocoa powder         | 1 tsp red food coloring                |
| 1 tsp salt                  | 2 tbsp white vinegar                   |
| 1/2 tsp baking powder       | 2 8 oz packages cream cheese, softened |
| 3 large eggs                | 3/4 cup granulated sugar               |
| 1 cup vegetable oil         | 2 large eggs                           |
|                             | 2 tsp vanilla                          |

**DIRECTIONS:** Preheat oven to 350°. Grease a 13 x 18-inch jelly roll pan with butter or spray with Baker's Joy. In a large bowl, whisk together flour, sugar, cocoa powder, salt and baking powder. Set aside. In a medium bowl, whisk together eggs, vegetable oil, 2 tablespoons milk, vanilla extract, red food coloring and white vinegar. Combine the dry and wet ingredients until completely combined. The batter will be a thick, almost moldable texture, but don't worry, that's what you want. Remove 3/4 cup of the batter and place it in a medium bowl. Whisk in the remaining 3 tablespoons of milk into the 3/4 cup of batter you just took out. Set aside the 3/4 cup batter. Pour the remaining batter into the prepared jelly roll pan. Using a spatula, smooth out the batter to reach all the edges. Now, in your stand mixer, beat cream cheese and sugar until fluffy, about 2 minutes. Add eggs and vanilla, beating until combined and there are no lumps. Pour the cream cheese mixture on top of the red velvet layer and smooth mixture until it reaches all the edges. Drop spoonfuls of the remaining red velvet batter (that you mixed with milk) onto the top of the cheesecake layer. Drag the tip of a knife through the red velvet and the cheesecake layers to create swirls. Bake for 30 minutes, rotating halfway through, or just until the center is set and it no longer jiggles. Let cool completely on a wire rack before cutting. Use a medium-sized heart-shaped cookie cutter to create the perfect Valentine's Day treat!



**JANUARY/FEBRUARY 2020**

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**PERSONAL INJURY / VETERANS DISABILITY / SOCIAL SECURITY DISABILITY**

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**If Your Spouse Also Worked Under Social Security**

If your spouse is eligible for retirement benefits on his or her own record, the SSA will always pay that amount first. But if the spouse benefit that is payable on your record is a higher amount, he or she will get a combination of benefits that equals that higher amount.

If your spouse will also receive a pension based on work not covered by Social Security, such as government or foreign work, his or her Social Security benefit on your record may be affected.

**Benefits for Your Divorced Spouse**

If you are divorced, even if you have remarried, your ex-spouse may qualify for benefits on your record. If your ex-spouse will also receive a pension based on work not covered by Social Security, such as government or foreign

work, his or her Social Security benefit on your record may be affected.

To qualify on your record, your ex-spouse must:

- *Have been married to you for at least 10 years*
- *Be at least 62 years old*
- *Be unmarried and not be eligible for an equal or higher benefit on his or her own Social Security record, or on someone else's Social Security record*

The amount of benefits payable to your divorced spouse has no effect on the amount of benefits you or your current spouse may receive.

**Benefits for Your Children**

When you qualify for Social Security disability benefits, your children may also qualify to receive benefits on your record. Your eligible child can be your biological child, adopted child or stepchild. A dependent grandchild may also qualify.

To receive benefits, the child must be unmarried and be:

- *Under age 18*
- *18-19 years old and a full-time student (no higher than grade 12)*
- *18 or older and have a disability that started before age 22*

Normally, benefits stop when children reach age 18 unless they are disabled. However, if the child is still a full-time student at a secondary (or elementary) school at age 18, benefits will continue until the child graduates or until two months after the child becomes age 19, whichever is first.

