

# BENEFITS & BEYOND

Veterans & Social Security Disability

THE  
JAN DILS  
FOUNDATION

SEPTEMBER/OCTOBER 2021



## *In This Issue*

**What You Need To Know About Social Security Disability Benefits**

**2021 Virtual Freedom Fun Run 5K Reaches Goal**

**Recipe: Two-Step Microwave Pralines**

## What You Need to Know About Social Security Disability Benefits

**I**f you have a serious medical condition or are injured on the job and are no longer able to work, Social Security Disability Insurance (SSDI) can be a lifeline for you and your family.

Medical disability is more common than you might think: it is estimated that one in four 20-year-olds will become disabled before retirement age. If your working years are cut short by a severe and lasting illness or injury, SSDI can provide monthly financial assistance.

Most American workers contribute to Social Security through federal payroll taxes. SSDI is coverage that workers earn. If you paid enough Social Security taxes through your lifetime earnings, SSDI will provide support by replacing some of your income if you're disabled and unable to work.

The Social Security Act – the law governing SSDI – has a strict definition of disability. You are considered disabled if you can't work due to a serious medical condition that

has lasted, or is expected to last, at least one year or to result in death. There are no temporary or partial disability benefits. AARP has published a list of qualifying disabilities.

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If you qualify, how much SSDI could you expect to receive? As of April 2021, the average monthly Social Security disability benefit is \$1,280, which allows disabled workers who can no longer work to meet their basic needs. The Social Security Administration (SSA) has an online benefits calculator that you can use to obtain an estimate of your monthly benefits.

The severity of your disability will not affect the amount of SSDI benefits you receive. The SSA will determine your payment based on your lifetime average earnings before you became disabled. Your benefit amount will be calculated using your covered

earnings, or earnings at jobs where your employer took money out of your wages for Social Security or FICA.

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## Letter From Jan

It's a depressing statistic, but it's estimated that one in four 20-year-olds will become disabled and

unable to work by the time they reach retirement age. Social Security Disability Insurance (SSDI) can truly be a lifeline if you can't work, but there are strict limits on covered disabilities. Consult the SSA website, but please contact us at Jan Dils, Attorneys at Law, for a free

consultation when you or a loved one needs help navigating the complexities of SSDI. We're here to help.

Our 2021 Virtual Fun Run 5K was a success! Holding it virtually enabled more people to participate — including runners from 12 states plus South Africa, Canada and Kuwait! With donations from our wonderful sponsors, we reached our fundraising goal of **\$25,000**.

One hundred percent of the proceeds will go to **We Have Your Six, Inc.**, **Operation Transportation** and **West Virginia University at Parkersburg** and the **WVU-P Scholarship for Veteran Recipients**. We love our Veterans!

Lastly, with schools back in session and more people going back to the office, there is a lot more traffic on the roads. Please be mindful of pedestrians and motorcyclists as you're driving. Let's be careful out there!

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.

## MINDFUL MATTERS

### The Best Exercises for Seniors

The health benefits of regular exercise and physical activity are hard to ignore. Everyone benefits from exercise, regardless of age, sex or physical ability. As we age, our requirements change along with us. Here are some tips on some of the best and worst exercises for older adults.



### Health Benefits of Exercise for Older Adults

- Gain more independence
- Improve balance
- Increase energy
- Help prevent and counteract disease
- Improve brain function

### The Best Exercises for Older Adults

- Water aerobics
- Chair yoga
- Resistance band workouts
- Pilates
- Walking/Hiking
- Body weight workouts
- Dumbbell strength training

### Exercises to Avoid

- Squats with weights
- Bench press
- Leg press
- Power clean
- Long-distance running
- Crunches
- Deadlifts
- High-intensity interval training (HIIT)



## Recreational Spotlight

### Celebrating Gauley Season and Bridge Day

In September, the Gauley River in South Central West Virginia comes alive! Known as Gauley Season, it refers to the six weekends in September and October when the waters of Summersville Lake are released from the base of Summersville Dam, creating a guaranteed flow of roaring rapids. However, the Upper Gauley, known as the "Beast of the East," is not recommended for beginners as it consistently ranks as one of the top rafting trips in the world. The lower Gauley provides a much calmer experience with unparalleled



beauty among its sheer canyon cliffs. The official dates for 2021 are September 10-13, 17-20, 24-27 and October 1-4, 8-11 and 16-17.

If an adrenaline rush is not your thing, perhaps West Virginia's largest single day festival is more your speed. Every third Saturday in October, thousands of people gather on the New River Gorge Bridge in

Fayetteville, West Virginia, to watch daredevils base jump into the Gorge below. Base jumping is for professionals only, so enjoy watching from a safe distance while immersing yourself in the incredible live music and other activities available for families. Official 2021 date is Saturday, October 16.

*"Aside from taking an unintentional dip in a Class V rapid, the Gauley River and New River are two of the most beautiful places I've ever been, and there are many, many things to do there — even if you don't want to raft. Ziplining, hiking, swimming, all kinds of restaurants. It's a blast of a trip!"*

— Patrick T. Stealey, VA Attorney



## 2021 Virtual Freedom Fun Run 5K Reaches Goal

**THE 2021** Virtual Freedom Fun Run 5K is in the books as a tremendous success. This event was hosted by Jan Dils, Attorneys at Law, and the Jan Dils Foundation. "Our event looked a little different this year as it was a virtual event. However, the support from the community, participants and sponsors was overwhelming. We certainly look forward to hosting our 2022 event next summer as we all gather together to support our Veterans," said Jan Dils.

The event attracted more than 30 Veterans and active-duty service members. Holding the event virtually increased the footprint for participation and as a result, there were participants from Alabama, California, Florida, Illinois, Kentucky, Maryland, North Carolina, Ohio, South Carolina, Texas, Washington, West Virginia, South Africa, Canada and Kuwait.

With the help of race participants and sponsors, \$9,075 was raised, and with a donation from Jan Dils, Attorneys at Law, in the amount of \$15,925, the event reached its

fundraising goal of **\$25,000!** One hundred percent of the funds raised will go to the following recipient organizations:

**We Have Your Six, Inc.** is a 501c(3) nonprofit that helps U.S. Military Veterans with emergency assistance.

**Operation Transportation** is a group of local businesses and organizations who have one common goal: helping Veterans in the Mid-Ohio Valley with their transportation needs.

**West Virginia University at Parkersburg and the WVU-P Scholarship for Veteran Recipients** help pay for housing, fees, transportation and other items the G.I. Bill may not cover for a Veteran.



### Race Winners for the 2021 Virtual Freedom Fun Run 5k:

#### Fastest Time — Male Runners:

First place: Alex Harris  
Second place: Ryan Vaillancourt  
Third place: Mathew Miller

#### Fastest Time — Female Runners:

First place: Katie Vickers  
Second place: Anna Vanderlaan  
Third place: Sara Stump

#### Fastest Time — 15 and Under Female

**Runners:** First place: Aven Tacy

#### Fastest Time — Male Walkers:

First place: Brenis Phillips  
Second place: Robert Fehrenbacher  
Third place: Bob Heddleston

#### Fastest Time — Female Walkers:

First place: Sheila Dye  
Second place: Penny Elam  
Third place: Patty Metz

**Top Veteran Female Walker:** Roxiann Price

**Top Veteran Male Walker:** Brenis Phillips

### Winners of Fun Photo Awards:

**Best Furry Running Partner:** Mary Hetrick and her furry running partner, Teddy Graham

**Best Scenic Race Route:** Devin Dye, Dolly Sods Wilderness

**Most Patriotic:** Benjamin Stanley with a four-mile ruck (running with a 20-50 lb. backpack) while stationed in Kuwait

**Best Family Fun Runner:** Cheryl Wingrove

**Best Race Recovery:** Becki Nelson

**The Overachiever Award:** Pat Patterson with a total of 13.1 miles

*"I would like to give a huge thank you to our team members and volunteers who helped make this event a tremendous success. We are thankful for the generosity of our sponsors who made this event possible,"* stated Jan Dils.

#### Four-Star Sponsors Donating \$1,000:

- Crown Florals and Gifts
- DuPont
- Family Carpet
- Locklear Media
- Results Radio
- United Bank
- WCHS 8 and Fox 11
- WTAP
- WVU Medicine Camden Clark Medical Center

#### Three-Star Sponsors Donating \$500:

- Bob Astorg, CPA
- Highmark West Virginia
- Hughes Family Chiropractic
- Kiger Insurance Agency
- Wesbanco

### What's Cooking?

## TWO-STEP MICROWAVE PRALINES

Enjoy this easy, decadent Southern tradition, with a history as rich as its flavor, from VA Medical Reviewer **Ami Rush**.



#### INGREDIENTS

- |                            |                               |
|----------------------------|-------------------------------|
| 1 pound light brown sugar  | 1 Tbsp. butter                |
| 1 cup heavy whipping cream | 2 cups chopped toasted pecans |
| 2 Tbsp. light corn syrup   |                               |

**DIRECTIONS:** **Step 1:** In a deep, microwave-safe bowl, mix together brown sugar, whipping cream and corn syrup. Microwave on high for 13 minutes. **Step 2:** Mix in butter until well blended. Then stir, stir and stir until mixture begins to cool and get creamy. Stir in chopped nuts. Drop by tablespoonsful onto waxed paper to cool.

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PERSONAL INJURY / VETERANS DISABILITY / SOCIAL SECURITY DISABILITY

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Continued from front page >>

### Other Income That May Reduce Your Social Security Payment

If you receive other government benefits, your monthly SSDI benefit could be reduced. Sources of income that could affect your payment include:

- *Workers' comp*
- *Public disability benefits, or benefits paid under a Federal, State, or local law or plan to workers for temporary or permanent disabilities*
- *Pension based on work not covered by Social Security, such as government or foreign government pension*

### Can You Receive Retroactive Payments?

Once the SSA approves your SSDI

application and calculates your monthly benefits, you may be entitled to a back pay award. How many months of payments you will receive will depend on the date you applied for benefits and your disability onset date.

If you are applying for SSDI benefits, a skilled Social Security disability lawyer can help guide the process and remove the burden to get you the benefits you deserve. To schedule a free consultation with a member of our legal team, call Jan Dils, Attorneys at Law, at **877.526.3457**, or fill out this online form at [www.jandils.com/contact](http://www.jandils.com/contact). A member of our team will respond to you shortly.

