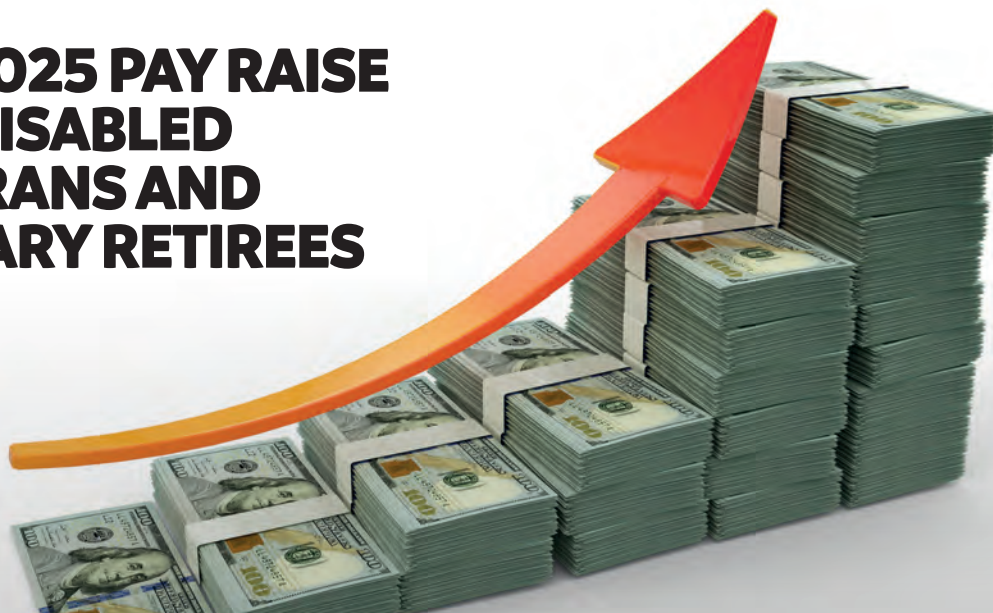


THE 2025 PAY RAISE FOR DISABLED VETERANS AND MILITARY RETIREES



Beginning in January, military retirees and disabled Veterans will receive a 2.5% increase in their monthly paychecks for 2025, thanks to the annual Cost of Living Adjustment, or COLA, tied to inflation.

While 2.5% may not look like much compared to recent years' COLA adjustments of 3.2% (2024), 8.7% (2023) and 5.9% (2022), it's still close to the average of about 2.6% for the last decade. Most government disability and retirement payments are required by law to increase annually by the same amount for the rate of inflation.

Military retirees

For 2025, retired military personnel will receive a \$25 increase for each \$1,000 of military retirement pension they receive each month.

For retirees who entered military service on or after August 1, 1986, and opted for the Career Status Bonus (CSB/Redux retirement plan), the COLA increase will be reduced by a percentage point, so they will receive a smaller increase of \$15 per \$1,000 in 2025.

Individuals receiving Survivor Benefit Plan payments will see them increase by the same amount as payments to retirees.

Service members who retired in 2024 will receive a slightly reduced COLA in 2025. Their COLA is prorated based on the quarter in which they retired (January-March, April-June, etc.) The prorated amount may also be adjusted based on when a member entered the service and which retirement plan they elected.

Disabled Veterans and survivors

Disabled Veterans will also receive increases in their benefit payments in the upcoming year. VA disability checks will go up about \$4.28 per month for those with a 10% rating and \$93.45 for those rated at 100% who don't have dependents.

"Military math" can be confusing, and we want you to get the compensation you deserve. If you're a disabled Veteran whose claim has been denied or who is seeking a higher disability rating, call us today at **833.534.3577** or email us at **contact@JanDilsFoundation.org** to see if we can help. You served your country, now let us serve you.



Letter From Jan

Well, here we are in the dead of winter. Heaven for those who love winter sports, but for the rest of us — not so much. It would be great if we never had to leave our cozy houses but unfortunately, most of us will eventually have to get out and drive in wet, slippery winter weather. Here are some tips from *Car and Driver* to make those trips safer:

- **Drive smoothly.** The key to safe driving in snow is being smooth with the steering wheel, accelerator and

brakes. Make every turn of the wheel, push of the brakes, and movement of the accelerator deliberate, gentle and gradual. Pretend there's a cup of scalding coffee in your lap and drive so as not to spill it.

- **Read the road.** Is the road's surface shiny or dull? Is there a uniform coating of powder, or bare spots interspersed with snow in the shade? Is the temperature cold enough to ensure crunchy, light snow, or is it warm enough to create a slushy mess? You can learn a lot about available traction just by knowing what you're looking at. In general, shiny is bad, since that means either ice or water. Shady spots are deceptive, as dry pavement ahead of them can lead to a false sense of

security. And dry snow is much better than mushy slop. Dry snow actually offers pretty good traction, whereas slush behaves like deep water and can lead to hydroplaning.

- **Get winter tires.** Technically this isn't a driving tip — it's a survival tip. If you live in an area prone to snow and ice, fitting a set of four winter tires ("snow tires") is the best thing you can do to improve your safety margin and reduce your anxiety level on snow-covered roads.

And don't worry — this weather won't last forever. I have it on good authority that spring is just around the corner. But in the meantime: *Let's be careful out there.*

Community Corner

GOLDEN APPLE WINNER – AMY WALTERS

Congratulations to Amy Walters, our Jan Dils Golden Apple Award winner for December!

Ms. Walters (also known as Señora Walters) is a Spanish teacher at Warren High School, and if you've ever had the pleasure of meeting her or being in her class, you know she's not your average teacher. From greeting her students in Spanish (and making sure they reply) to creating catchy songs that make even the trickiest lessons stick, Señora Walters knows how to keep things fun and engaging.

She always goes the extra mile to ensure her students thrive, even beyond the classroom — often checking on students who are out sick or tutoring them at home to help them stay on track. One standout example of her dedication came during a class trip to Mexico — the first of many experiences she organized to bring Spanish language and culture to life.

Her commitment to her students' growth, both academically and personally, has left a lasting impression that continues to impact lives years later. Congratulations on winning



December's Jan Dils Golden Apple Award and thank you for making a difference every single day in our community!

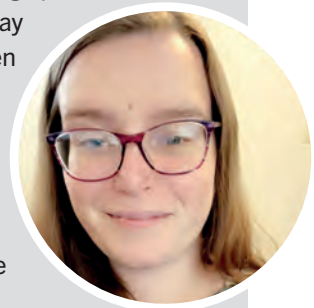
Employee Spotlight

MVP of the Month: Asia Wahrman

Congratulations to our MVP of the Month, Asia Wahrman!

From a coworker:

"Asia was assigned as my mentor and has had a huge part in my training. To say that she has been amazing would be an understatement. She was so patient and always took the time to make sure that I was learning. Many times, I doubted myself, but she always encouraged me. She is so thorough in everything she does, and she truly cares so much about each of our clients, which is obvious from the time and effort she puts into her work for them. I could go on and on but will leave with... she really is an MVP!"





I CAN'T WORK. AM I ELIGIBLE FOR INDIVIDUAL UNEMPLOYABILITY?

If you can't work because of a disability related to your military service, you may qualify for Individual Unemployability. This means you may be able to get disability compensation or benefits at the same level as a Veteran who has a 100% disability rating (\$3,831.30 per month for a single Veteran as of January 2025).

You may be eligible if you meet the following qualifications.

This must be true:

You can't hold down a steady job that supports you financially (known as substantially gainful employment) because of your service-connected disability. Odd jobs, known as marginal employment, don't count.

And one of these must be true:

- You have at least one service-connected disability rated at 60%

or more disabling, or

- You have two or more service-connected disabilities, with at least one rated at 40% or more disabling and a combined rating of 70% or more.

You may also qualify if you have multiple disabilities stemming from a single condition. For example, let's say you have 40% for lumbar spine, 10% for left

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HARISSA ORANGE CHICKEN THIGHS



This spicy dish will definitely warm you up. From **Joe Fortuno** — VA Case Development Team Leader.

INGREDIENTS

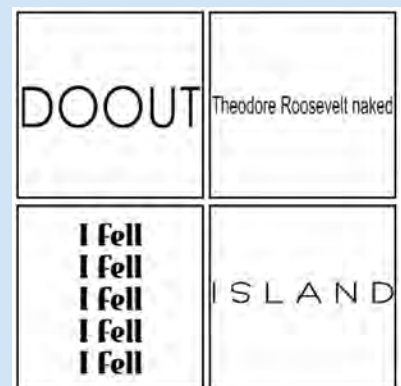
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|-------------------------|--|
| 1/2 medium navel orange | 1 tsp. kosher salt |
| 3 Tbsp. harissa paste | 4 large bone-in, skin-on chicken thighs (about 2 lbs. total) |
| 2 Tbsp. olive oil | Fresh cilantro leaves, for garnish (optional) |
| 2 Tbsp. honey | |

DIRECTIONS: Preheat oven to 425 degrees and arrange a rack in the middle of the oven. Finely grate the zest from the navel orange (about 1 tsp.) into a medium bowl. Juice the orange into an 8 x 8-inch baking dish (should yield about 1/4 cup).

Add harissa paste, olive oil, honey and kosher salt to the bowl with the orange zest. Stir to combine. Pat chicken thighs dry with paper towels. Use your fingers to gently loosen and pull the skin away from the meat without removing it. Place chicken in the bowl and rub all over with the harissa mixture, working it gently under the skin. Place skin-side up in a single layer in the baking dish. Let marinate at room temperature while the oven heats. Roast for approximately 25 to 35 minutes until the chicken is lightly browned, cooked through, and an instant-read thermometer inserted into the thickest part registers at least 165 degrees F.

It's Game Time

What's a Bamboozable? A bamboozable is a saying/phrase that is made up of a display of words, in an interesting way. The object is to try to figure out the well-known saying, person, place, or thing that each bamboozable is meant to represent.



Answers: 1. Do Without 2. Teddy Bear 3. Eiffel Tower 4. Long Island

PERSONAL INJURY | VETERANS DISABILITY | SOCIAL SECURITY DISABILITY

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Continued from inside article >>

lower extremity radiculopathy, and 10% for the right lower extremity, which together equal 60%. Even though these are three separate issues, they all stem from the lumbar spine injury and may qualify.

Note: If you are eligible for Individual Unemployability, the amount of your monthly compensation payment will change, but your disability rating will stay the same.

How do I get these benefits?

You'll need to submit both of these forms:

- Veteran's Application for Increased Compensation Based on Unemployability (VA Form 21-8940)
- Request for Employment Information in Connection with Claim for Disability Benefits (VA Form 21-4192)

You will also need to provide evidence (supporting documents like a doctor's report or medical test results) showing that your disability prevents you from holding down a steady job.

If you need help with applying

for Individual Unemployability or an increase in your disability rating, call us at **833.534.3577** or email us at **contact@JanDilsFoundation.org** for your free consultation. You served your country, now let us serve you.

