



SOCIAL WORK NEWSLETTER

January 2014

Happy New Year

Would you like to work, but thought you would lose your disability or SSI benefits?

Social Security's work incentives and ***Ticket to Work programs*** can help you if you are interested in working. Special rules now allow you to work temporarily without losing your monthly Social Security disability or Supplemental Security Income (SSI) benefits. **A nine month trial period allows you to test your ability to work without any risks to your benefits. You can get full disability payments during this period no matter how much you earn.**

After this nine-month trial period, you can work an additional three years risk free and still receive benefits for any month in which your earnings do not exceed certain limits:

- \$1,740 for blind individuals; or
- \$1,040 if you are not blind.

Additional incentives to help you succeed back in the work force include:

- Continued Medicare or Medi-CAL while you are working; and
- Help with education, training and rehabilitation to start a new line of work.

For more information you can call toll free 1-800-772-1213 or visit their website at

www.socialsecurity.gov/work.

Vocational Rehabilitation

If you are interested in returning to work but do not have the job skills or your health interferes with working, then Vocational Rehab. May be the option for you! It retrains, teaches skills in managing disabilities in the workplace, pays for schooling or trade school.

Contact your Local Vocational Rehabilitation office and fill out an application to begin services:
(760) 243-6024 (Voice)
(760) 245-4127 (TTY)
15415 W. Sand Street - Second Floor
in Victorville.

Attention:

Veterans and Surviving Spouses

You may qualify for financial assistance to help pay for in-home care and assistance through the Aid and Attendance benefit. The Aid and Attendance pension can offer help to veterans that are disabled or over the age of 65.

To qualify for the A&A benefit program, a veteran must meet eligibility requirements in three areas: War-time service, medical need and financial need.

Any war-time veteran with 90 days of active duty may be eligible for this pension. At least one day must have been during a time of war.

To qualify medically, a veteran must require assistance with activities of daily living; such as, bathing, dressing, laundry and personal care.

And lastly, Aid and Attendance is based on financial need. The current award amounts for those that qualify are as follows:

- \$1632 per month for each veteran
- \$1055 per month for a surviving spouse, and
- \$1949 per month for a couple.

Visit www.aidandattendance.org for more information.



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Medication Coverage

Starting the New Year, it is time to look over your coverage for medications.

Persons with Medicare Part D coverage continue to have a coverage gap (AKA “donut hole”) In spite of Affordable Health Care Act’s attempt to end this.

This **Does Not Apply** If:

- 1) You have Medi-cal
- 2) If you have “Extra Help” from Social Security
- 3) If you get medications from an employer or retirement health plan that has no connection with Medicare.
- 4) If you get medications from the VA.
- 5) If You have Kaiser (They have their own prescription assistance program)

This **DOES** apply to you if:

- 1) You have purchased a Medicare part D drug plan in addition to your Medicare.
- 2) If you have a Medicare Health Plan that has drug coverage (Caremore, Secure Horizon, Intervalley Health Plan, United Health Care, SCAN, etc.)

Come and See your social worker to assist in making sure you have drug coverage throughout the year.

Do I Pay Taxes On Social Security?

Per the Social Security Website:

Some people have to pay federal income taxes No one pays federal income tax on more than 85 percent of his or her Social Security benefits based on Internal Revenue Service (IRS) rules. If you:

File a federal tax return as an

“individual” and your *combined income** is between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits. If it is more than \$34,000, up to 85 percent of your benefits may be taxable.

File a joint return, and you and your spouse have a *combined income** that is between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits. more than \$44,000, up to 85 percent of your benefits may be taxable.

Married and file a separate tax return, you probably will pay taxes on your benefits.

Humor

