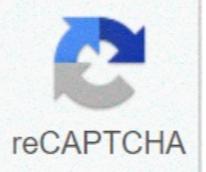




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Chapter outline pdf

Are you considering going to work and wondering how it will affect your benefits? Are you ready to start the journey toward work but don't know where to begin? Maybe you're looking for work but need help finding the right job. No matter where you are in the process of going to work, this training can help you learn more about the resources available to you as a Social Security disability beneficiary. Click the right arrow, labeled "Next", to continue with this training. Page 2 Are you considering going to work and wondering how it will affect your benefits? Chapter two, Ticket to Work will provide information to help you decide if going to work is right for you. We'll discuss reasons for going back to work or starting work for the first time, discuss myths about going to work, explain the Ticket to Work program and provide resources to help you learn more. Click the right arrow to learn more about Chapter 3, Ready to Work. Page 3 Are you ready to start the journey toward work but don't know where to begin? Chapter three, Ready to Work will provide information to help you determine what type of help you might need to go to work, including an overview of Work Incentives and how to create your own employment team by learning more about the people who can help you. Click the right arrow to learn more about Chapter 4, Getting a Job. Page 4 Are you looking for work and needing help understanding Social Security's requirements for reporting wages and avoiding overpayments? Page 5 Are you looking for work? Changes to Section 503 of the Rehabilitation Act of 1973 could mean more job opportunities for you! Page 7 Chapter 2 - Ticket to Work Are you considering going to work and wondering how it will affect your benefits? This chapter will cover: Reasons for going to work Myths about work, benefits and health care Why the Ticket to Work program may be right for you Chapter 2: Ticket to Work. Many people who receive Social Security disability benefits ask themselves: "Am I ready to work?" People who say "YES" to this question and begin the journey to employment find that it changes their lives! But, many people who think they might want to try working are not sure where to start. They may be uncertain whether working is "right" for them or concerned that they will lose their cash benefits or Medicare or Medicaid and be worse off than when they started. And, even though they're interested in working, for many people, the process seems overwhelming. The good news is that free help is available for people who want to work their way to a better future: Social Security's Ticket to Work program! This chapter will review reasons you might want to go to work, explain myths about going to work, the Ticket to Work program and provide resources to help you learn more. Click the right arrow to continue. Page 8 Why would you choose work rather than remain on benefits? Many people who go to work find that not only do they earn more income, but they meet new people, learn new skills and gain greater financial independence. Select any of the icons to learn more or click the right arrow to continue. Earn more income: With the right opportunities and supports many people can earn a higher standard of living by getting work and returning to work or eliminating their need for benefits. Many people who receive disability benefits find that they miss the connection to other people and the pride in the kind of job you're working for, you might need some computer training or other technical training. Even if you are going to return to the same job that you had before you became disabled, you may need to learn how to do that job differently. Gain financial independence: You can earn more independence. After you test your ability to work, with safety nets in place, and determine that you are able to work and increase your earnings, you may find that you can earn enough to replace your cash benefits with income from your job. At that point, you will no longer have to report to Social Security where you are working, how much you're earning, when you work or when you stop working. With freedom from those reporting responsibilities, you will also have the independence to make decisions about where and how you want to live your life. Page 9 Chapter 2 - Ticket to Work The Ticket to Work Program is free and voluntary. It is for disability beneficiaries age 18 through 64. Supports career development for people with disabilities who want to work. Ticket to Work is a free and voluntary program offered by Social Security that can help people ages 18 through 64 who receive disability benefits and who are interested in returning to work or working for the first time. By participating, you can receive support throughout your journey to financial independence. The Ticket program is a good fit for people who want to improve their earning potential and who are committed to preparing for long-term success in the workforce. Ticket to Work offers beneficiaries with disabilities access to meaningful employment with the assistance of Ticket to Work employment service providers. If you are ready to go to work, there are people ready and willing to help you! Next, we'll talk about common myths that many people may have heard and believe about how working will affect disability benefits and health care coverage. Click the right arrow to continue. Page 10 Please complete this knowledge check to continue. You are correct! If you are already receiving Medicaid and/or Medicare, as long as you are receiving an SSDI or SSDI benefit check of any amount, you will keep your health insurance. If you earn enough that your SSDI payments stop, free Medicare Part A (hospital insurance) can continue for up to 93 months. If you currently receive Medicaid, you could be eligible to continue to receive Medicaid even after you stop receiving SSDI payments due to increased income from work. To be eligible you need to meet certain requirements, which include earnings below the threshold amount set by your state. But, even if your earnings exceed the state's threshold, you will still be eligible for a Medicaid Buy-In program. To find out for sure, talk to your state Medicaid office. Click the right arrow to continue. Page 11 If I use my Ticket to go to work, Social Security will conduct a medical review of my case, and I will lose my benefits. Page 12 If my benefits checks stop because of my increased income, and then I have to stop working because of my disability, I will have to reapply for benefits all over again. It took me forever to be approved for benefits, and I cannot afford to wait that long again. Considering this, I should not try to work. Page 13 Chapter 2 - Ticket to Work Deciding Whether Work is the Right Choice Are you committed to making enough money to leave Social Security cash benefits behind? Are you interested in meeting new people and learning new skills? Are you ready to gain more independence? Making the decision to work is an important step toward achieving financial independence. Being ready to work means being committed to making enough money to eventually leave Social Security cash benefits behind. In return, you can look forward to meeting new people, earning more income, learning new skills and gaining more independence. It may not be easy, but it can pay off significantly in the long run. When you are ready to work, the Ticket program is here to help. Click the right arrow to continue. Page 14 Chapter 2 - Ticket to Work Taking the Next Step Gathering information and resources is key to planning your journey toward employment. Ticket to Work and Work Incentives can help make your journey a smooth one. Start building your Employment Team If you think you are ready to work, taking the next step does not have to be hard. You can start by gathering information and using the resources that are available. The Ticket to Work program and Work Incentives can help make your journey to financial independence a smooth one. And by building an employment team, which we will discuss in the next chapter, you will have support along the way. Click the right arrow to continue. Page 15 Chapter 2 - Ticket to Work To Learn More About the Ticket to Work Program Call the Ticket to Work Help Line at 1-866-968-7842 1-866-833-2967 (TTY) Email our knowledgeable representatives at support@choosework.ssa.gov. Page 16 Chapter 3 - Ready to Work Are you ready to start the journey toward work but don't know where to begin? This chapter will cover: Getting Started Work Incentives Your Employment Team Chapter 3: Ready to Work. Are you ready to start the journey toward work, but don't know where to begin? Going to work is a big decision and we want to make sure you have the resources you need to be successful. This chapter will provide things to think about as you start your journey to work, review the Work Incentives available to support beneficiaries as they go to work, and introduce you to the people, also known as your employment team, who are available to support you. Click the right arrow to continue. Page 17 Once you've decided that you want to work, you have to decide what you want to do. What type of work or hobby do you enjoy? What are you enthusiastic about? What kind of job do you want now? What kind of job might you want 5 years from now? Page 18 Chapter 3 - Ready to Work The following questions can help you understand what you might need to prepare for the job: What type of training or education might you need to reach your goal? Will you need accommodations? Special equipment? A job coach or special schedule? Do you have a position in mind or do you need help finding a job? Do you need help with your resume or interview skills? Do you need help to understand how working will affect your benefits? Next, we'll talk about the services that may help you. Click the right arrow to continue. Page 19 Now that you have thought more about work goals and what help might be needed to achieve them, it is time to select a service provider that can help you or the person you know who is interested in working to achieve those goals. The Ticket program offers a network of service providers that can assist you. The next few slides will explain the differences between them to help you identify who might be the most helpful for your particular situation. Employment Networks, or ENs, are private or public organizations that can help with career counseling and assistance with job placement, including helping to understand how benefits may be affected by work. Workforce Employment Networks are ENs that are also part of a state's public workforce system. Workforce ENs provide access to a wide array of employment support services, including training programs and special programs for youth in transition, and veterans. Vocational Rehabilitation, or VR agencies, usually work with individuals who need more significant services. In some states, this includes intensive training, education and rehabilitation. They also may provide career counseling, job placement assistance and counseling on the impact that working may have on Social Security disability benefits. Work Incentives Planning & Assistance, or WIPA projects, are organizations within your community that are authorized by Social Security to provide free benefits counseling to Social Security disability beneficiaries, to help you make informed choices about work. Protection and Advocacy for Beneficiaries of Social Security, or PABSS, represent eligible beneficiaries to remove barriers to successful employment and will help you understand your rights regarding conditions of employment. To learn more about what each service provider can offer, click on the icon of each provider. If you are already familiar with the services provided, you can click the right arrow to continue to learn how to find help. An Employment Network (EN) is a private or public organization that is under contract with Social Security to provide free services to beneficiaries under the Ticket program. Some ENs provide services in local communities, across a state or in multiple states, and some national ENs serve beneficiaries over the Internet and by phone. All ENs provide career counseling, job placement and ongoing support services. Some provide additional services, such as benefits counseling, so think about what your needs are as you search for a provider that best meets them. If you choose to work with an Employment Network, it's important to choose one that will provide the services needed to support your work goals. Not all ENs provide the same services so it's important to talk with as many ENs as possible to see what they have to offer before becoming one of their clients. Workforce ENs are ENs that are also part of a state's public workforce system. Workforce ENs provide access to a wide array of employment support services, including career planning, job leads and job placement, ongoing employment support, benefits counseling, training programs and special programs for youth in transition and veterans. You can also work with your State Vocational Rehabilitation (VR) agency. VR agencies often provide more significant types of rehabilitation or training services compared to what an Employment Network may provide. In some states, this includes intensive training, education, and rehabilitation. They also may provide career counseling, job placement assistance and counseling on the effect that working may have on your Social Security disability benefits. If they agree to take you on as a client, they will also work with you to develop an Individualized Plan for Employment (IPE) that can help you get a job. Many VR agency services end approximately 90 days after you start working. If you need ongoing support and services after the VR agency closes your case, you can then work with an EN to continue your progress toward financial independence. WIPA projects can be part of your path to employment that help you determine whether work is right for you and how work may affect your benefits. Once you begin working, WIPA projects can also provide information and support to help you make a successful transition to work and financial independence. Working with a WIPA can help you: Decide whether the Ticket to Work program is right for you. Understand the positive potential of employment as a person who receives disability benefits from Social Security, while dispelling the myths about working. Analyze how work and earnings may affect your Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), health care and other public benefits. Understand the services a State VR agency or an Employment Network (EN) may provide and how they might best fit with your needs. It is important to know about the Social Security Administration's Protection and Advocacy (P&A) program. Many ENs and PABSS provide services that receive a Social Security benefit or Medicare or Medicaid based on disability benefits. The PABSS program helps SSDI and SSDI beneficiaries receive the services they provide more easily. Located throughout the 50 states, U.S. territories, and the Tribal nations, PABSS advocates will help you find free legal aid, advocacy, and other services to assist you in issues regarding employment. This program helps to appeal decisions of Social Security and can help you file a complaint against the conditions of employment. Page 20 After deciding whether an EN or State VR agency is the right employment service provider for you, it is time to use the Ticket program's "Find Help" tool to locate service providers that are available to help you. You can also use the tool to find WIPA projects and PABSS organizations. The "Find Help" tool includes a guided search, through which you answer a few questions to determine your readiness for the program, and what type of service provider might be the best choice for you. You will then be provided with a customized list of service providers, or you can search by zip code, or state, to find all providers that serve your area, or type the name of a service provider to find a specific one. It is important to remember that the list of ENs generated from the search may not have an office nearby. The good news is that they can still help! Many ENs work with their clients over the phone or by email, or they may have a local office that isn't listed in the directory. Be sure to give them a call to find out! Click the right arrow to continue. Page 21 Chapter 3 - Ready to Work Work Incentives are special rules that allow you to: Receive training for new skills Improve the skills you already have Pursue your education Try different jobs Start a career Gain confidence Now that you know what you want to do and how to find help to make it happen, it's time to learn about the safety nets that are in place to provide support and how earnings will affect your Social Security disability benefits. These safety nets from Social Security are called Work Incentives. Work Incentives make it possible for you to explore work, while still receiving health care (Medicare and/or Medicaid) and cash benefits; they are designed to help you succeed! Work Incentives provide you with a safety net so you can receive training for new skills, improve the skills you already have, pursue your education, try different jobs, start a career and gain confidence. The next few pages will explain some of the Work Incentives that may be available to you depending on the type of benefit you receive. Click the right arrow to continue. Page 22 If you receive SSI benefits, you are eligible for Work Incentives that include Earned Income Exclusion, Continuation of Health Care Benefits, Plan to Achieve Self Support (PASS), Expedited Reinstatement and Protection from Medical Continuing Disability Reviews (CDRs). Click on any of the icons above to learn more. Earned Income Exclusion: Less than half of your earnings are counted by Social Security as earned income, which may allow you to continue receiving an SSI check while working. Student Earned Income Exclusion: If you are under the age of 22 and are regularly attending school, you can exclude a portion of earned income per month while you are working. The amount you can exclude changes annually. Continuation of Health Care Benefits: After you return to work, in most cases your Medicaid coverage can continue even if you no longer receive an SSI payment because your earnings and other income are too high. You must still be disabled, meet all other SSI eligibility rules (including the SSI resource test) and need Medicaid in order to work. Plan to Achieve Self Support, or PASS: If you receive SSI or become eligible for it, you could benefit from a PASS plan, which allows you to set aside other income besides your SSI for a specified period of time, so that you may pursue a work goal. When Social Security calculates your SSI payment amount, they do not count the income that you set aside under your PASS plan. A PASS plan can help you pay for services to support self-employment, business equipment, transportation, inventory, and other goods and services related to your work goal, and to have a business plan written. Expedited Reinstatement: If your benefits stopped because of your higher earnings level, but then you had to stop working because of your disability, you can request to have your benefits reinstated without having to complete a new application. This Work Incentive is called "Expedited Reinstatement." To qualify you must request it within 5 years from the month your benefits stopped and your current disability must be the same as, or related to, your original disability. While Social Security determines if you qualify for benefits reinstatement, you are eligible to receive temporary benefits for up to six months and may be eligible for Medicare and/or Medicaid. Protection from medical Continuing Disability Reviews (CDR): Social Security will postpone a medical CDR while you are participating in the Ticket to Work program. Impairment Related Work Expenses (IRWEs) are costs related to your disability that you need to do your job. IRWEs must be expenses that you pay for, not your health insurance or anyone else. Keep your receipts for all expenses that may be IRWEs. You need to include them with your pay stub or other earnings information when you report your earnings to Social Security. Here are some details about IRWEs to keep in mind: You need the service or item to work. You need the service or item for you. Unlike an IRWE, a BWE does not have to be related to your blindness or other medical condition. You must be eligible for Supplemental Security Income based on blindness to use the BWE Work Incentive. Page 23 If you receive SSI benefits, you are eligible for Work Incentives that include Trial Work Period, Continuation of Health Care Benefits, Extended Period of Eligibility, Plan to Achieve Self Support (PASS), Expedited Reinstatement and Protection from Medical Continuing Disability Reviews (CDR). It is important to note that if you receive both SSDI and SSI, you can use the Work Incentives that are available under both programs described in the last two slides. Click on any of the icons above to learn more. Trial Work Period: If you receive SSDI and earn gross wages, (that is, what is earned before taxes and other deductions per month) more than Trial Work Level, or work more than 80 hours in self-employment in a month, you can use what is called a Trial Work Period service month. Social Security's Trial Work Period allows you to earn any amount of earnings and continue to receive your full SSDI cash benefit. This continues until you have used nine Trial Work Period service months in any rolling five year period. Continuation of Health Care Benefits: When your 9-month Trial Work Period is over, if you continue to be eligible for SSDI monthly benefits you will continue to be eligible for Medicare. If your cash benefits stop because of your earnings from work but you remain disabled, you will continue to receive at least 93 consecutive months of Medicare Part A, at no cost, and Medicare Part B and Medicare Part D, provided you are enrolled and make premium payments. Extended Period of Eligibility: After the Trial Work Period ends, an SSDI beneficiary moves into what is known as the Extended Period of Eligibility, or EPE. During this three year period, you will receive full cash benefits for months where your gross earnings are below the Substantial Gainful Activity, or SGA, level. You can also potentially earn more than that amount, since certain types of support or assistance one receives in order to go back to work can possibly be deducted from the amount used to determine SGA. Plan to Achieve Self Support or PASS: A PASS plan allows you to set aside other income besides your SSI for a specified period of time, so that you may pursue a work goal that will reduce or eliminate the SSI or Social Security Disability Insurance (SSDI) benefits you currently receive. For example, if you receive SSDI, wages, or other income, you could set aside some of that money to pay expenses for education, vocational training, or starting a business, as long as the expenses are related to achieving your work goal. Expedited Reinstatement: If your benefits stopped because of your higher earnings level, but then you had to stop working because of your disability, you can request to have your benefits reinstated without having to complete a new application. This Work Incentive is called "Expedited Reinstatement." To qualify you must request it within 5 years from the month your benefits stopped and your current disability must be the same as, or related to, your original disability. While Social Security determines if you qualify for benefits reinstatement, you are eligible to receive temporary benefits for up to six months and may be eligible for Medicare and/or Medicaid. Protection from Medical Continuing Disability Reviews, or CDRs: Social Security will postpone a medical CDR while you are participating in the Ticket to Work program. Page 24 Chapter 3 - Knowledge Check Please complete this knowledge check to continue. Please select any or all of the organizations that can help you along the road to work. You are correct. A WIPA, EN, VR, and a PABSS can all help you along the journey to work. Click the right arrow to continue. Page 25 Chapter 3 - Ready to Work To Learn More About the Ticket to Work Program Call the Ticket to Work Help Line: 1-866-968-7842 1-866-833-2967 (TTY) Email our knowledgeable representatives at support@choosework.ssa.gov. If you are still not sure, call the Ticket to Work Help Line at 1-866-968-7842 for voice or 1-866-833-2967 for TTY to discuss your situation with one of our knowledgeable representatives or email support@choosework.ssa.gov. Page 26 Chapter 4 - Getting a Job Are you looking for work but need help finding the right job? This chapter will cover: Networking Resume Help Preparing for Interviews Job Accommodations Chapter 4: Getting a Job. Are you looking for work but need help finding the right job? Finding the right job can take time and we want to make sure you have the resources you need to be successful. This chapter will provide an overview of some of the ways your employment team can help you during your job search, as well as tips for networking, resumes, interviewing and job accommodations. Click the right arrow to continue.

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