

BOBBY'S STORY



Bobby had serious concerns about what earned income would do to his Social Security and other benefits when he talked to his state Vocation Rehabilitation Services (VRS) counselor. He feared risking his healthcare and the financial resources which allowed him to live on his own and manage the symptoms of his disability. It was 2014 and Bobby was receiving Social Security Disability Insurance, Supplemental Security Income, public healthcare, subsidized housing and Food Support benefits. Bobby and his VRS counselor contacted the Work Incentives Connection.

Staff at the Connection listened to Bobby's concerns and suggested an individualized Benefits Analysis to explain all the work rules and work incentives available to him. As part of the Benefits Analysis, Bobby was offered ongoing work incentive counseling and support. Shortly after receiving the Benefits Analysis he began working part time for a local retail store. The Connection supported Bobby with help reporting his wages to Social Security and monitoring his use of work incentives. Bobby regularly reviewed his paystubs with his Community Work Incentives Coordinator, Casey.

Within his first year of employment, Bobby was recognized by his employer as "Employee of the Week" for his customer service and flexibility. Bobby found that work not only provided him with extra income, but also gave him a renewed sense of purpose and increased socialization. His hours and wages increased incrementally over the next couple of years and he was diligent about reporting his income to his benefit providers. He contacted the Connection as a resource when he was offered raises.

In August 2017, Bobby decided to take a fulltime job that was a good fit for his abilities and stamina. He gave up his Social Security benefits. Bobby could make this decision with confidence because of the experience he's gained working at the retail store, his understanding of the Social Security work rules and the safety nets he can use if he ever needs his benefits back in the future. Bobby's come a long way since 2014, and we congratulate him!

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Winter 2017-2018

Find More Resources at the Work Incentives Connection Website!

Did you know you can access the Work Incentives Connection online?

For information on how employment earnings affect government benefits, go to www.mnworkincentives.com. You will find a wealth of resources about Social Security programs, work rules, incentives, safety nets, and healthcare programs for people with disabilities, and links and resources for other government benefit programs. You will find easy to read Fact Sheets on the different wage tracking methods for the benefits you receive, Social Security work incentives and wage reporting, the ABLE Plan and many other topics. You can also sign up for email updates and newsletters from the Connection.

If you have questions about the Work Incentives Connection or other Goodwill Easter Seals programs, you can make a request online at www.goodwilleasterseals.org/services/get-services and we will contact you to assist you with your needs.

Get Prepared (Not Scared!) for Tax Season

As we prepare for the coming year, it is a good time to organize your documents from 2017. At the Connection, we emphasize the value of gathering and organizing your paystubs, Social Security records and other important paperwork. Lack of records or having disorganized paperwork can end up being a source of great anxiety for people. Please consider taking these steps:

- Gather your paystubs—print out your online paystubs, store them with your calendar of hours worked, and all letters and forms from Social Security and other benefit agencies.
- Put this important paperwork together in a large envelope, a brightly colored file folder or in a Connection “Important Papers” portfolio.
- Keep this 2017 envelope or folder in a safe place. It will make it easy for you to provide information to Social Security and others, as needed.
- Call the Connection and ask for a 2018 wage tracking calendar and an “Important Papers” portfolio. The Connection’s 2018 calendars give you step-by-step directions for how to track your earnings in the new year.



IMPORTANT TO KNOW FOR TAX SEASON:

FREE Tax Preparation! You can save hundreds of dollars when filing your taxes by checking to see if you are eligible for free tax preparation. If you make less than \$35,000 a year as an individual or \$55,000 for a family, you are eligible for free tax preparation.

- Minnesota has over 290 free tax preparation sites where taxes are prepared by IRS-certified volunteers who will help you get your maximum refund. To find a free tax preparation site in your area, visit www.youclaimit.org or dial 2-1-1 or 1-800-543-7709 to talk with a live operator.
- Earned Income Tax Credit. It is believed that one in five people who are eligible for this credit don't claim it. Don't be that person! Make sure to check it out! If you worked in 2017, you could be eligible to receive up to \$6,269 from the Earned Income Tax Credit (EITC). To learn if you qualify, visit www.youclaimit.org or dial 2-1-1 or 1-800-543-7709 to talk with a live operator. Eligibility depends on your income and family size.

2018 WAGE TRACKING CALENDARS ARE AVAILABLE

A common concern for people on Social Security is being overpaid benefits. The best way to avoid Social Security overpayments is to report changes regularly. Keeping track of your earnings and paystubs makes that reporting easier. The Connection’s 2018 Wage Tracking Calendars are now available. The calendar includes tips about reporting work and things to remember throughout the year about the impact of work on benefits. We have individualized calendars available for people receiving Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), or both SSDI and SSI (Concurrent Beneficiaries).

If you have received a Benefits Analysis in the last year, and already requested a 2018 Wage Tracking Calendar, you will automatically receive it in the mail by the end of November. Otherwise, call the MN Work Incentives Connection at 651-632-5113 or 1-800-976-6728 and we can send you the calendar you need.

2018 Community Meetings are Coming Soon!

The Connection staff will be traveling the state this spring for our annual community meeting events. Community meetings allow us to share benefits planning information and to answer your questions about wages and your Social Security benefits in person. We hope to see you at one of these events. If you are on our mailing or email list, you will be getting notice of our community meetings, where and when they are being held, and how to register.

Connection staff are also available to present Social Security earnings rules and work incentives to groups who help people with disabilities who want to work. You can contact us anytime of the year for a presentation to your group. Just call the Connection at 651-632-5113 or 1-800-976-6728.

SOCIAL SECURITY ADMINISTRATION CHANGES FOR 2018

Social Security Disability Insurance (SSDI) Cost of Living Adjustment

People on SSDI will receive a cost of living adjustment (COLA) of 2.0% for the year 2018.

Medicare Part B Premium

2018 Medicare Part B premiums will be \$134 a month for newly eligible beneficiaries (this is unchanged from 2017). Those who have been paying less than \$134 a month will be notified by SSA of the amount of their 2018 premium.

Trial Work Period Months (for persons on SSDI)

The Trial Work Period is nine months (not necessarily consecutive) during which SSDI beneficiaries can earn as much as they are able without affecting their SSDI checks.

- In 2018, having gross wages over \$850 in a month counts as a Trial Work Period month.
- If self-employed, net monthly earnings over \$850 or working more than 80 hours in a month count as a Trial Work month.
- Please do not assume someone has their Trial Work Period available, since it may have been used in prior years.

Substantial Gainful Activity (SGA) Level for People with Disabilities

The Substantial Gainful Activity (SGA) level increases to \$1,180 per month in 2018. A person's earned income should be below SGA when:

- When applying for SSI, SSDI or other disability benefits.
- Once benefits are approved but only after the Trial Work Period has been used.

Persons on SSDI, DWB or DAC may lose their cash benefits if their earned income goes over SGA after the Trial Work Period. Call the Work Incentives Connection for further information on this rule.

Substantial Gainful Activity (SGA) for People who are Blind

The SGA for people who are blind is \$1,970 per month in 2018.

SSI Federal Benefit Rate

The Supplemental Security Income (SSI) Federal Benefit Rate (FBR) in 2018 is \$750 for individuals and \$1,125 for a couple. The FBR is the maximum amount someone on SSI can receive if they have no other income. The FBR is also important in calculating how a person's SSI payment is affected when they work.

Student Earned Income Exclusion (for people on SSI)

The Student Earned Income Exclusion is an SSI work incentive which enables students under age 22 to keep more SSI when working. A portion of the student's earnings is not counted when determining how much their SSI payment is reduced due to work. In 2018, up to \$1,820 per month may be excluded, with a maximum exclusion of \$7,350 per year.

For more information, contact the Work Incentives Connection:
651-632-5113 or 1-800-976-6728 (or MN Relay-711).

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Change Your Mailing List Information or Sign up for our Listserv:

Send your request via:

Phone: 651-632-5113 or 1-800-976-6728 (or MN Relay - 711) **Fax:** 651-632-5121

Sign up Online on our website: www.mnworkincentives.com

Or, complete the form below with any changes you request:

- I wish to unsubscribe to your newsletter
- Please change my subscription

Please make the following changes to my address:

Name: _____

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Address: _____

City: _____ State: _____ Zip Code: _____

E-mail: _____ Phone (optional): _____

Mail: Work Incentives Connection, Goodwill-Easter Seals MN, 553 Fairview Ave. N., St. Paul, MN 55104