Regular Monthly Income:

SSDI is a regular monthly payment that supplements any current disability benefits you receive and can also provide annual cost-of-living increases. A portion of these benefits may be tax free.

Medicare Benefits:

Regardless of your age, 24 months after your date of entitlement to SSDI benefits, you are eligible for Medicare benefits, which includes Part A (hospital benefits) and Part B (medical benefits). A variety of Medicare Advantage plans also are available to you.

Prescription Drug Coverage:

Once you're entitled to Medicare, you also are eligible for Medicare Part D, the prescription drug plan.

COBRA Extension:

If you receive SSDI benefits, the length of your COBRA benefits may be extended an additional 11 months.

Long-Term Disability (LTD) Benefits:

If you have private long-term disability insurance, your provider most likely will require you to seek SSDI. Complying with this requirement could help protect your ability to receive LTD income.

Protected Retirement Benefits:

When you reach retirement age, SSDI ends and you transition to Social Security retirement benefits. SSDI entitlement "freezes" your Social Security earnings record during your period of disability. Because those years will not be counted when computing future benefits, your Social Security retirement benefits may be higher.

Dependent Benefits:

If you receive SSDI benefits and you have a dependent under age 18, he or she also may be eligible for benefits.

Return-to-Work Incentives:

Social Security will provide you opportunities to return to work while still paying you disability benefits.



The Allsup Advantage

Allsup is the premier provider of Social Security disability, veterans disability appeal and Medicare plan selection services. Serving individuals with disabilities for more than 25 years, Allsup was founded as the first nationwide, non-attorney service helping people to receive their SSDI benefits. In its history, Allsup has successfully secured disability benefits for more than 200,000 deserving customers and obtained nearly \$16 billion in SSDI payments and Medicare benefits.

- Our 97 percent award rate* for customers who complete the SSDI process with us far exceeds the national average of those applying without professional representation.
- Our expert and knowledgeable staff specializes in disability and has accumulated decades of experience in dealing with the Social Security Administration (SSA).
- A single, specialized representative will handle your claim at each level to expedite your SSDI benefits and Medicare entitlement.
- Allsup claims experts are located all across the country and will personally represent you at local hearings, if necessary.
- Allsup completes all Social Security forms for you, either electronically, by phone and/or mail. We also gather relevant medical records and documents from your healthcare professionals.
- Allsup monitors the status of your claim, ensures your file is updated, and keeps you informed of its progress.
- Eight of 10 Allsup customers who receive awards typically do so without ever visiting an SSA office.



Visit us at <u>choose.allsup.com</u> or call (800) 279-4357. F.SSC.DE 0113 39

GET A FREE DISABILITY EVALUATION

You Already may Qualify for the Social Security Disability Insurance (SSDI) Benefits You Deserve.

To qualify for SSDI, you must:

- Be between 21 and full retirement age
- Have worked five of the last 10 years
- Be currently unable to work and are expected to be unable to work for at least 12 months

Allsup, the nation's premier SSDI representation company, provides:

- Non-attorney representation specializing in SSDI
- Fast, expert services offered nationwide
- Education of the entire SSDI process, explaining what you can expect at each level
- Opportunities to enroll in the Allsup Medicare Advisor[®] plan selection service and Allsup Disability Life Planning Service[®]

Benefits of working with Allsup:

- Approximately 85 percent of the people we represent at all levels are awarded without ever having to leave their home
- 98 percent of the people Allsup represents through the entire SSDI process receive an award
- **98 percent of Allsup customers said they would recommend Allsup to family and friends
- The people Allsup represents are more likely to receive an award and get their award faster

CHECKLIST FOR YOUR FREE EVALUATION

To Begin Your SSDI Evaluation, Please Gather the Following Information:

Employment Information:

- Employer(s) and work history over the last 10 years (Allsup can work with you and the SSA to confirm your eligible employment history, or you can review your annual SSA *Social Security Statement.*)
- Work attempts if you have attempted to work after your date of disability onset
- Income and earnings history

Financial Information:

- Banking information (account and routing numbers for direct deposit)
- Workers' comp, state disability, SSA retirement or LTD information (if applicable)
- Most recent denial (if applicable)
- Financial liabilities (outstanding debts)

Personal Information:

- Family history (spouse)
- Minor children (dependents)
- Military service and veteran status

Medical Information:

- Contact information for physicians/ specialists and date(s) visited
- Hospital(s) or medical center(s) where and when you have received treatment
- Your diagnosis or reason why you cannot work
- How long your condition has kept you from working

List of restrictions/limitations your doctor discussed with you

- Medication name(s) and dosage(s) needed to treat your condition
- Health insurance carrier and contact information

Visit us at <u>choose.allsup.com</u> or call (800) 279-4357 so we can begin your FREE SSDI evaluation.

