

2008 Board of Directors

Cayte Anderson
President
(608) 266-2126
Anderca1@dhs.state.wi.us

John W. Lui
Immediate Past President
(715) 232-2470
luij@uwstout.edu

Patricia Murphy
Secretary
(330) 635-8180
Pjmurphy0900@aol.com

David A. Rosenthal
Treasurer
(608) 263-5751
drosenthal@education.wisc.edu

Spencer L. Mosley
Board Member at Large
(920) 435-4234
smosley@new.rr.com

Shirley Brown
Board Member at Large
(601) 898-7001
sbworn@mdrs.state.ms.us

Joe Entwisle
Board Member at Large
(312) 401-3909
jentwisle@hdadvocates.org

Jennifer Jones
Board Member at Large
(907) 264-6259
anj@uaa.alaska.edu

Paul Andrew
Board Member at Large
1-888-281-6531 x112
pandrew@carf.org

Cont'd on next page...

Greetings from Your Board of Directors

January 2008 marked the start of our second exciting year as an organization. As a provisional division within the National Rehabilitation Association (NRA), we are committed to expanding our membership and providing value-added services to our members.

You have a terrific Board of Directors acting in your best interest, individuals committed to further enhancing the field of benefits counseling. We represent a variety of different sectors including university, non-profit, private-for-profit, benefits

specialists, administrators, state employees, and advocates.

2007 provided us with an opportunity to get our administrative affairs in order and develop a solid action and expansion plan. Here's a quick overview of the areas we are currently focusing on:

- ◆ **Membership Activities:** we plan to initiate regular communication with you, our members; develop a website and load it with valuable information; provide opportunities for you to play an active role in further developing the profession of benefits counseling
- ◆ **State Chapter Development:** develop a toolkit for members to use in creating state chapters of NADBS
- ◆ **Training/Presentation Opportunities:** we are developing presentation materials that will be available to you at no cost; additionally, we will make every effort to present at conferences upon request
- ◆ **Promotional Materials:** we are updating our brochures and are happy to send you as many as you need; we also plan to make these available via our new website as pdf documents

NADBS-NABWIS: Solid Collaboration

Many of you are aware that there are two benefits specialist membership organizations currently in existence-the National Association of Benefits and Work Incentive Specialists (NABWIS) and of course, NADBS. In fact, you may even be a member of both organizations.

Given that the organizations formed around the same time, we

weren't aware of what the other was doing. We decided to change this and work together as closely as possible. We have a signed Memorandum of Understanding (MOU) in place to solidify our commitment to work together in further developing the field of benefits counseling.

While this may seem duplicative, we view it as a

healthy way to approach development activities and a good way to keep the lines of communication open.

As our activities evolve, the strengths and attributes of each organization will emerge which should further enhance our ability to complement each other. Ultimately, our goal is to serve you well and remain responsive to your needs.

2008 Board of Directors
(Cont'd)

Sheila Stoeckel
Board Member at Large
(641) 422-1500
Sheila.stoeckel@iwd.iowa.gov

Ron Swain
Board Member at Large
(614) 294-7117
rswain@cova.org

Help us keep costs down by sending you future information electronically. If interested, please send your email address to:

Pjmurphy0900@aol.com

We'll add you to the list!

2008 Benefit Cheat Sheet

Below you will find a quick reference guide to commonly asked benefit questions. Keep in mind that we've only provided info for specific federal programs (Social Security & Medicare), you will want to get additional state-specific info on your own (i.e. Medicaid, state supplements, etc).

SSA Title II (including SSDI):

SGA (non-blind):	\$940.00
SGA (blind):	\$1,570.00
TWP Month:	\$670.00

Medicare:

Part A Premium (monthly):	\$423.00
Part A Premium (30+ QC):	\$233.00
Part B Premium (monthly):	\$96.40
Part B Deductible (yearly):	\$135.00
Part A Deductible (60 days):	\$1,024.00
Part A Deductible 61-90 days (per day):	\$256.00
Part A Deductible 91-150 days (per day):	\$512.00

SSA Title XVI (aka SSI):

Individual FBR:	\$637.00
Individual FBR 1/3 Reduction:	\$424.67
Couple FBR:	\$956.00
Individual Resource Limit:	\$2,000.00
Couple Resource Limit:	\$3,000.00
Student Earned Income Exclusion:	Year \$6,240.00 Month \$1,550.00

Acronym Key:

Social Security Disability Insurance (SSDI)
Substantial Gainful Activity (SGA)
Trial Work Period (TWP)
Supplemental Security Income (SSI)
Federal Benefit Rate (FBR)
For more info please visit www.ssa.gov

Benefit Offset National Demonstration (BOND)

The Social Security Administration (SSA) is currently testing an alternative approach for SSDI beneficiaries who want to work. There are four states (Connecticut, Utah, Vermont and Wisconsin) testing the new model which encourages participants to increase their earnings.

Currently, one dollar earned above SGA (after specific work incentives have been applied) results in a complete loss of that individual's SSDI cash payment. The new approach reduces the individual's payment by \$1 for every \$2 earned above SGA, offering a gradual reduction in SSDI payments as earning increase.

SSA recently informed the four states that the pilots will end no later than March 2009. In the meantime, SSA has been actively working with a contracted entity to develop the Benefit Offset National Demonstration (BOND) to follow the four-state pilot. There are approximately 2,000 participants enrolled and randomly assigned to treatment and control groups through the pilot. Many more beneficiaries may be eligible to participate in BOND.

We will keep you informed on this new demonstration project. At this point, pilot participants will likely be kept separate from demonstration participants.

Additionally, the demonstration will take place in 10 selected Social Security Areas around the country. Information on the area locations has not yet been released.

Although pilots and demonstration projects can be challenging to implement, this prospect offers an exciting opportunity to test innovative policy change by removing an unnecessary barrier to work.

For more information, please visit www.benefitoffset.org

"Success usually comes to those who are too busy to be looking for it."

-Henry David Thoreau