



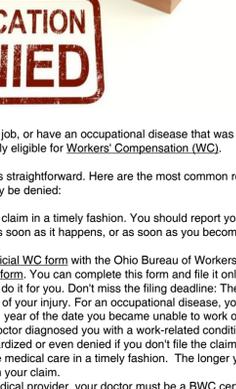
## In This Issue...

- What are the Most Common Reasons for Denial of a Workers' Compensation Claim?
- The Basics of Social Security Funding
- Recipe of the Month: Broccoli-Cheddar Soup
- What's Happening In Youngstown, Warren, Salem, Ravenna & Akron

## Warm wishes for a happy, healthy, and prosperous new year!



## What are the Most Common Reasons for Denial of a Workers' Compensation Claim?



If you have been injured on the job, or have an occupational disease that was caused by your work, then you are probably eligible for **Workers' Compensation (WC)**.

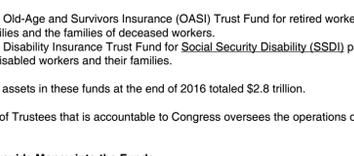
Being granted WC is not always straightforward. Here are the most common reasons why a **WC claim** or benefits may be denied:

- Not filing or reporting your claim in a timely fashion. You should report your injury to your employer in writing as soon as it happens, or as soon as you become aware of your condition if an illness.
- Then you **MUST** file an official **WC form** with the Ohio Bureau of Workers' Compensation - the **FROI form**. You can complete this form and file it online, or your treating doctor "may" do it for you. Don't miss the filing deadline: The form must be filed within 1 year of your injury. For an occupational disease, you generally must file within 1 year of the date you became unable to work or within 6 months of the date your doctor diagnosed you with a work-related condition. Your WC benefits may be jeopardized or even denied if you don't file the claim on time.
- Failing to seek appropriate medical care in a timely fashion. The longer you wait, the harder it may be to win your claim.
- Using an unauthorized medical provider, your doctor must be a **BWC certified doctor**.
- Missing witness statements on where, how and when your injury occurred.
- Claiming an injury that did not occur on the job. Pre-existing conditions that were exacerbated at work are generally not covered; injuries sustained while commuting also are generally not covered. You should consult an attorney who handles Workers Compensation claims to seek advice.
- Your employer claims that your injury or illness is not work-related in order to save money on insurance expense and liability.
- Generally, these claims will go to a hearing. In this case you will need to gather more evidence of your inability to work including a doctor's statement and witness testimony.

- Your employer may also try to deny you lost time benefits. These also may go to a hearing and you will need to make sure you have the proper medical paperwork.
- If it is your doctor's opinion that you are able to perform an alternate or modified type of work offered by your employer. You must generally perform the alternate work, or you will receive no benefits.

If your **WC claim** or **any benefits including treatment are denied**, you will receive a letter stating the reasons which you should review carefully. **Act quickly!** You have only 14 days to file **written notice of your appeal**. At any point along this process, please reach out to us! We have extensive experience in Ohio Workers' Compensation cases and will work to get the best outcome for you and your family. We know this can be a very stressful process. We can help reduce your stress and help make sure you receive all of the benefits you are entitled to.

## The Basics of Social Security Funding



The Social Security Administration makes payments from 2 trust funds:

- The Old-Age and Survivors Insurance (OASI) Trust Fund for retired workers, their families and the families of deceased workers.
- The Disability Insurance Trust Fund for **Social Security Disability (SSDI)** payments to disabled workers and their families.

The total assets in these funds at the end of 2016 totaled \$2.8 trillion.

A Board of Trustees that is accountable to Congress oversees the operations of the funds.

### Taxes Provide Money into the Funds

Daily deposits are made into the Trust Funds from employee, employer and self-employment taxes.

Trust Fund assets are invested daily in securities with both the principal and interest guaranteed by the federal government. These "special issues" of the U.S. Treasury are available only to the funds. The issues are flexible and can be redeemed at any time for face value.

You can read more about the Trust Funds' history and performance [here](#).

### Benefit Payments

Since 1989, the **cost to administer the Funds** has been 1% of fund value or less, so almost all Funds expenditures are beneficiary payments. Securities are sold or redeemed as needed to make the payments.

### Will the Funds Be Able To Pay Benefits in the Future?

According to the **Center on Budget and Policy Priorities**, the Disability Trust Fund faces exhaustion in 2028 if no legislative action is taken. The larger OASI Fund is projected to last until 2035 - again, if no action is taken by Congress.

Without legislative action, **benefits will not stop**, but instead payments to beneficiaries will have to be adjusted to approximately 75% of their current levels.

If you or a loved one has been harmed by any type of **personal injury** or has been denied **Worker's Compensation** or **Social Security Disability (SSDI)** benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call 1 (800) 589-6611 for your initial, free consultation, either in our office or in the comfort of your own home. Heller, Maas, Moro & Magill, Co., L.P.A. a workplace injury and Social Security disability law firm located in Youngstown, can help you navigate the application process for the best possible outcome for you and your family.

## Recipe of the Month Broccoli-Cheddar Soup



When following a healthy diet, watch out for high calorie cream soups. Here's a favorite that skips the cream.

### Ingredients

- 2 tablespoons extra-virgin olive oil
- 1 onion, chopped
- 2 garlic cloves, chopped
- Kosher salt
- Freshly ground black pepper
- 2 pounds broccoli, thick stems peeled
- 4 cups chicken stock
- 3 cups water
- 8 ounces shredded white cheddar cheese

### Directions

- In a medium heavy pot, heat the oil over medium heat, then stir in the onion, garlic, 1 teaspoon of salt and 1/2 teaspoon of pepper. Cook, stirring occasionally, until the onion is translucent, about 5 minutes. Stir in the broccoli, stock and water and simmer, partially covered, until the broccoli is tender, 15 to 20 minutes.
- Puree the soup in batches in a blender and return it to the pot. Stir in 6 ounces of the cheese, then season the soup with salt and pepper to taste. Divide the soup among six soup bowls and top with the remaining cheese.

Recipe courtesy of [foodandwine.com](#)



## What's Happening In Youngstown, Warren, Salem, Ravenna & Akron

**Feb 2**  
Toughest Monster Truck Tour  
Covelli Centre  
Youngstown, OH

**Feb 17**  
Three Dog Night  
Akron Civic Theatre  
Akron, OH

**Feb 22**  
Dwight Yoakam  
W. D. Packard Music Hall  
Warren, OH

**Mar 4**  
Cirque Ziva: Golden Dragon Acrobats  
Akron Civic Theatre  
Akron, OH

**Mar 16**  
Earth, Wind & Fire  
Covelli Centre  
Youngstown, OH

**Mar 17**  
K.D. Lang  
Goodyear Hall  
Akron, OH

**Apr 14**  
Akron Symphony Orchestra: Jazz Meets Symphony  
EJ Thomas Performing Arts Hall  
Akron, OH

**Apr 18 - 20**  
YSU English Festival  
Youngstown State University  
Youngstown, OH

**Apr 21**  
The Temptations and the Four Tops  
Hard Rock Rocksino Northfield Park  
Northfield, OH

**Apr 27**  
Dave & Ed's Super Auto Events Canfield Meet  
Canfield Mahoning County Fairgrounds  
Canfield, OH

## Follow us...



## Meet Our Attorneys



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