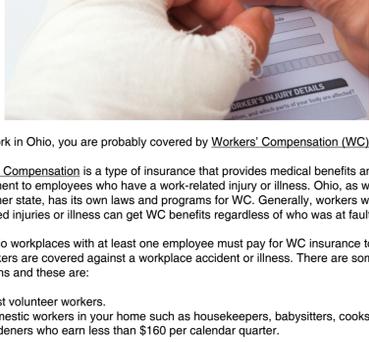




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Who Is Covered by Workers' Compensation in Ohio?



If you work in Ohio, you are probably covered by **Workers' Compensation (WC)**.

Workers' Compensation is a type of insurance that provides medical benefits and wage replacement to employees who have a work-related injury or illness. Ohio, as well as every other state, has its own laws and programs for WC. Generally, workers who suffer job-related injuries or illness can get WC benefits regardless of who was at fault.

Most Ohio workplaces with at least one employee must pay for WC insurance to ensure that workers are covered against a workplace accident or illness. There are some exceptions and these are:

- Most volunteer workers.
- Domestic workers in your home such as housekeepers, babysitters, cooks and gardeners who earn less than \$160 per calendar quarter.

Additionally, business owners including sole proprietors, partners in partnerships and members of limited liability companies, do not have to be covered by WC insurance.

Are Independent Contractors Covered for Workers' Compensation?

A true independent contractor does not need to be covered by WC by an employer. However, if the employer controls the working hours, travel routes, material selection and quality of performance of a worker, an "employer-employee" relationship may exist. In this case, the employer must provide WC coverage for that employee. These issues are typically decided by a Hearing Officer at the Industrial Commission.

Filing for Workers' Compensation

If you have been **injured at work**, report your injury to your employer ASAP! Do this in writing if at all possible. Secondly, get medical help as soon as possible and keep a copy of all forms that you complete.

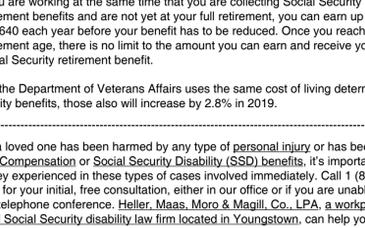
In Ohio, all **WC claims** begin with filing a form called the "First Report of Injury Occupational Disease or Death." You must also complete an Authorization to Release Medical Information. You can find both forms at the [Ohio Bureau of Workers' Compensation website \(BWC\)](#). Within 28 days of your initial claim filing, the BWC should make a decision to allow or deny it. You can also make an appointment with one of our experienced attorneys who can help you complete this form.

Note that your medical providers who treat you and who provide documentation of your injury must be registered as Ohio BWC certified providers.

If you disagree with the decision of the BWC you only have 14 days to **file an appeal**. If you have not consulted with an experienced Ohio Workers' Compensation attorney by this time, please reach out to us for help with your claim.

You can read more about those workers who are covered for WC in Ohio at the [Ohio Bureau for Workers' Compensation](#) website.

Social Security Cost of Living Changes in 2019



Thanks in part to 2018's east coast hurricane Florence and its damage and disruption that pushed oil and gas prices higher, more than 67 Americans are enjoying a 2.8% increase in their **Social Security Disability (SSD)** benefits, **Supplemental Security Income (SSI)** and **Veterans Disability Compensation** in 2019.

In general, when the price for goods and services go up, Social Security benefit levels increase to help consumers keep pace with the cost of living, or COLA. This COLA, as measured by the Department of Labor's Consumer Price Index for Urban Wage Earners and Clerical Workers, has determined the most recent annual increase.

Other Social Security Administration annual changes due to the COLA include:

- Increased Medicare premiums and Part B deductibles that may offset the benefit increases.
- Higher thresholds for those who are working while receiving SSD benefits. The new limit that can be earned without affecting is now \$1,220 per month (\$2,040 for those who are blind).
- An increased maximum taxable earnings cap, or wages on which Social Security taxes are paid and upon which benefits are calculated, to \$132,900.
- The maximum retirement benefit for those retiring at full retirement age has increased to \$2,861.
- If you are working at the same time that you are collecting Social Security retirement benefits and are not yet at your full retirement, you can earn up to \$17,640 each year before your benefit has to be reduced. Once you reach your full retirement age, there is no limit to the amount you can earn and receive your full Social Security retirement benefit.

Because the Department of Veterans Affairs uses the same cost of living determination for disability benefits, those also will increase by 2.8% in 2019.

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 (SSD)** 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 if you are unable to travel by telephone conference. [Heller, Maas, Moro & Magill, Co., LPA](#), 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 Tuscan Vegetable Soup



Make a big batch of this comforting, veggie-packed soup and eat well all week long. It only takes 35 minutes to cook up, and at just 145 calories and 4 grams of fat per serving, you can eat guilt-free!

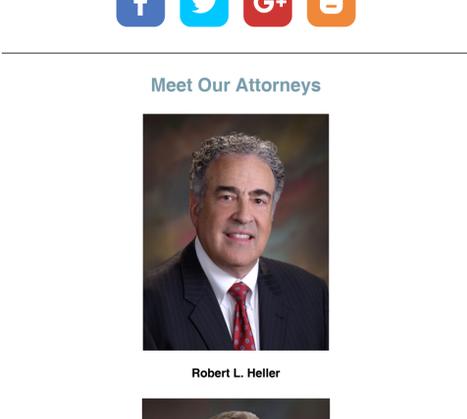
Ingredients

- 1 (15-ounce) can low-sodium cannellini beans, drained and rinsed
- 1 tablespoon olive oil
- ½ large onion, diced (about 1 cup)
- 2 carrots, diced (about ½ cup)
- 2 stalks celery, diced (about ½ cup)
- 1 small zucchini, diced (about 1 ½ cups)
- 1 clove garlic, minced
- 1 tablespoon chopped fresh thyme leaves (or 1 teaspoon dried)
- 2 teaspoons chopped fresh sage leaves (or ½ teaspoon dried)
- ½ teaspoon salt
- ¼ teaspoon freshly ground black pepper
- 32 ounces low-sodium chicken broth or vegetable broth
- 1 (14.5-ounce) can no salt added diced tomatoes
- 2 cups chopped baby spinach leaves
- 1/3 cup freshly grated Parmesan, optional

Directions

1. In a small bowl, mash half of the beans with a masher or the back of a spoon, and set aside.
2. Heat the oil in a large soup pot over medium-high heat. Add the onion, carrots, celery, zucchini, garlic, thyme, sage, salt and pepper, and cook stirring occasionally until the vegetables are tender, about 5 minutes.
3. Add the broth and tomatoes with the juice and bring to a boil. Add the mashed and whole beans and the spinach leaves and cook until the spinach is wilted, about 3 minutes more.
4. Serve topped with Parmesan, if desired.

Recipe courtesy of *Ellie Krieger*



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

Feb 1
Metallica
Quicken Loans Arena
Cleveland, OH

Feb 1
Toughest Monster Truck Tour
Covelli Centre
Youngstown, OH

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

Feb 23
Kane Brown: Live Forever Tour
Covelli Centre
Youngstown, OH

Mar 9 – 17
Maple Sugar Festival & Pancake Breakfast
Hale Farm & Village
Peninsula, OH

Mar 17
Marque Ziva
Lock 3 Live
Akron, OH

Apr 4
The Temptations & the Four Tops
Lock 3 Live
Akron, OH

Apr 9
Celtic Woman
Lock 3 Live
Akron, OH

Apr 12
Drifters / Coasters / Platters
Lock 3 Live
Akron, OH

Apr 27
Real Craft Beer Festival
Metrolplex Expo Center
Girard, OH

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Meet Our Attorneys



Robert L. Heller



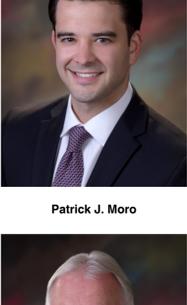
Steven D. Maas



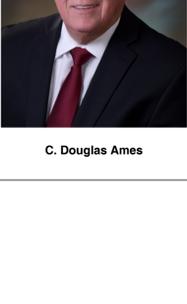
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