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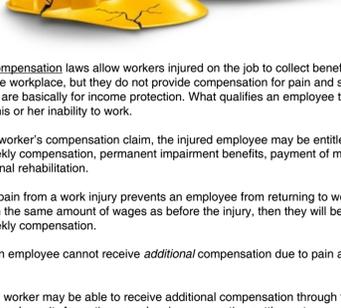
Dear Valued Friends & Clients

At this unprecedented time in history, we want to stay in touch with you to keep you informed as we all deal with this crisis together.

The global coronavirus pandemic has affected all of our families, businesses, communities, and our way of life.

Our hearts go out to all who have been impacted by this virus, either directly or indirectly. Our thoughts are especially with those who are sick, to whom we extend our heartfelt wishes for a full recovery. To all the selfless healthcare workers around the world, tirelessly caring for the many people in need, we are truly inspired. This moment reminds us that we are all connected and to be our best selves, with patience, understanding, and compassion.

Is Pain and Suffering Available through Workers' Compensation?



Workers' compensation laws allow workers injured on the job to collect benefits when injured in the workplace, but they do not provide compensation for pain and suffering. These laws are basically for income protection. What qualifies an employee to receive benefits is his or her inability to work.

In a typical worker's compensation claim, the injured employee may be entitled to receive weekly compensation, permanent impairment benefits, payment of medical bills, and vocational rehabilitation.

If on-going pain from a work injury prevents an employee from returning to work or being able to earn the same amount of wages as before the injury, then they will be able to receive weekly compensation.

However, an employee cannot receive *additional* compensation due to pain and suffering.

That said, a worker may be able to receive additional compensation through filing a personal injury lawsuit. Accepting a workers' compensation settlement means you forfeit your right to file a lawsuit against your employer. It is crucial you determine the best course of action for your individual case.

Getting help from a lawyer will ensure you investigate all your options and pick the one that will be the best for getting the maximum amount of compensation you and your family deserve.

If you do accept a settlement and forfeit the right to sue your employer for negligence, you may still be able to file a personal injury lawsuit against a third party.

When a third-party is found to be responsible for the work-related injury, you may be able to receive compensation for pain and suffering, including other damages like loss of enjoyment of life.

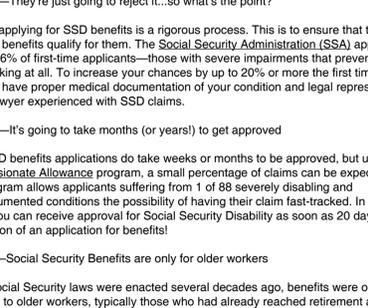
A third party is someone other than the employer, which may include a co-worker, an independent contractor, or the manufacturer of equipment that caused the injury. In the case of third-party negligence, a separate negligence lawsuit against the third-party is necessary.

Some typical situations where an employer can be sued for damages by an injured employee include:

- injury intentionally caused by an employer
- injury due to employer's egregious conduct
- injury by a third party
- injury by a defective product
- injury by a toxic substance

When a serious injury happens at work, you need a lawyer experienced in workers' compensation cases involved right away!

Common SSDI Application Myths



Applying for Social Security Disability (SSD) can be a confusing and complex process, and it doesn't help that there is a lot of false information circulating about how applying works. SSD benefits are usually crucial to the applicant and needed support themselves. This is why it is very important to understand the reality of the SSD application process to have the best outcome and get the benefits you deserve.

We'd like to share with you some of the most common myths that need to be busted about applying for Social Security Disability benefits.

Myth #1—They're just going to reject it...so what's the point?

It's true, applying for SSD benefits is a rigorous process. This is to ensure that those who apply for benefits qualify for them. The Social Security Administration (SSA) approves around 26% of first-time applicants—those with severe impairments that prevent them from working at all. To increase your chances by up to 20% or more the first time, make sure you have proper medical documentation of your condition and legal representation from a lawyer experienced with SSD claims.

Myth #2—It's going to take months (or years!) to get approved

Most SSD benefits applications do take weeks or months to be approved, but under the Compassionate Allowance program, a small percentage of claims can be expedited. This program allows applicants suffering from 1 of 88 severely disabling and well-documented conditions the possibility of having their claim fast-tracked. In qualifying cases, you can receive approval for Social Security Disability as soon as 20 days after submission of an application for benefits!

Myth #3—Social Security Benefits are only for older workers

When Social Security laws were enacted several decades ago, benefits were only available to older workers, typically those who had already reached retirement age. The good news is today workers of practically any age may be eligible for benefits. In fact, you could even qualify for benefits if you are disabled and have never been able to work.

Myth #4—You can't work and receive benefits

While there are restrictions, including specific SSA income limitations, you can certainly work and receive disability benefits.

Myth #5—It is better to file a new claim than an appeal

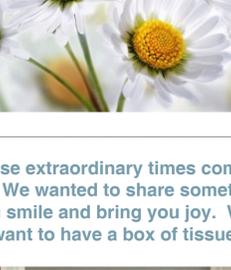
Filing a new SSD claim upon denial with the same disability and medical records is usually not going to work because most likely the new claim will be rejected for the same reasons as the first claim.

Typically, a claimant will have a much higher chance of getting approved by following the appeal process. An appeal must be filed within 60 days of the initial rejection. It is often highly recommended at this stage of the process to get qualified and experienced legal representation to give yourself the best chance of winning the appeal.

Myth #6—Hiring a lawyer to help you with claiming SSD benefits costs too much. This isn't true! There are laws in place which limit what a lawyer can charge you for representing your SSD benefits case. The law also stipulates that fees are contingency-based. This means is that your lawyer can't charge you legal fees unless you are awarded benefits. Typically, lawyer fees are taken from a percentage of your past-due benefits and are capped at \$6,000.

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 Frittata with Asparagus, Tomato, and Fontina



This easy to make asparagus frittata is perfect for breakfast, lunch and dinner. With simple flavors, it's both fresh and comforting!

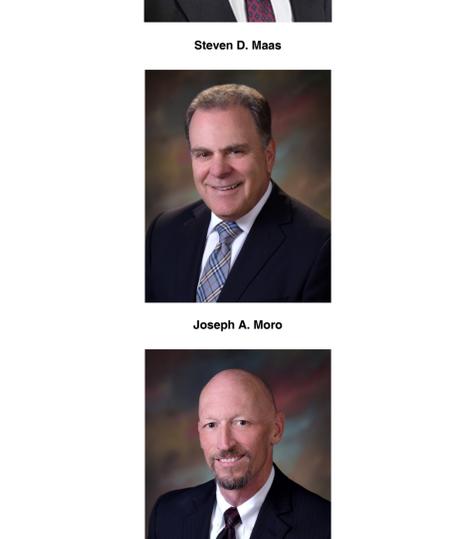
Ingredients

- 6 large eggs
- 2 tablespoons whipping cream
- 1/2 teaspoon salt, plus a pinch
- 1/4 teaspoon freshly ground black pepper
- 1 tablespoon olive oil
- 1 tablespoon butter
- 12 ounces asparagus, trimmed, cut into 1/4 to 1/2-inch pieces
- 1 tomato, seeded, diced
- Salt
- 3 ounces Fontina, diced

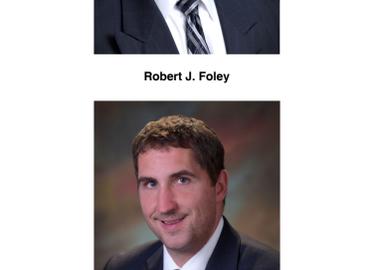
Directions

1. Preheat the broiler. Whisk the eggs, cream, 1/2 teaspoon salt, and pepper in a medium bowl to blend. Set aside.
2. Heat the oil and butter in a 9 1/2-inch-diameter nonstick ovenproof skillet over medium heat. Add the asparagus and sauté until crisp-tender, about 2 minutes.
3. Raise the heat to medium-high. Add the tomato and a pinch of salt and sauté 2 minutes longer.
4. Pour the egg mixture over the asparagus mixture and cook for a few minutes until the eggs start to set. Sprinkle with cheese. Reduce heat to medium-low and cook until the frittata is almost set but the top is still runny, about 2 minutes.
5. Place the skillet under the broiler. Broil until the top is set and golden brown on top, about 5 minutes.
6. Let the frittata stand 2 minutes. Using a rubber spatula, loosen the frittata from skillet and slide the frittata onto a plate.

Recipe courtesy of Giada De Laurentis



We know these extraordinary times come with stress and anxiety. We wanted to share something with you to make you smile and bring you joy. Warning: you may also want to have a box of tissues close by!



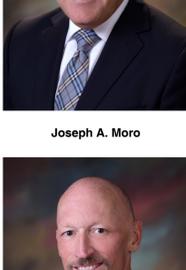
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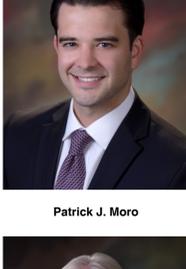
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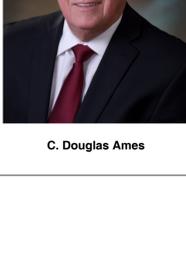
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