How Workers’ Compensation Benefits and Other Disability Payments May Affect Your Benefits

News from Nikki Brennum - Your Disability Benefit Specialist, Helping Iowa County residents 18-59 years of age with physical, developmental and mental illness disabilities.

Disability payments from private sources, such as private pensions or insurance benefits, do not affect your Social Security Disability benefits.

However, workers’ compensation and other public disability benefits may reduce your Social Security benefits. Workers’ compensation benefits are paid to workers because of job-related injuries or illnesses. They may be paid by federal or state workers’ compensation agencies, employers or by insurance companies on behalf of employers. Other public disability payments that may affect your Social Security benefit are those paid by federal, state or local government and are for disabling medical conditions that are not job related. Examples are civil service disability benefits, state temporary benefits and state or local government retirement benefits that are based on disability.

If you receive workers’ compensation or other public disability benefits and Social Security disability benefits, the total amount of these benefits cannot exceed 80 percent or your average current earnings before you became disabled.

Some public benefits do not affect your Social Security disability benefits.

If you receive Social Security benefits and one of the following types of public benefits, your Social Security will not be reduced:

- Veterans Administration benefits;
- State and local government benefits, if Social Security taxes were deducted from your earnings, or
- Supplemental Security Income (SSI).

Figuring the reduction.
Your monthly Social Security disability benefits, including benefits payable to your family members, are added together with your worker’s compensations or other public disability payments.
If the total amount of these benefits exceeds 80 percent of your average current earnings, the excess amount is deducted from your Social Security benefit.

Example: Before you became disabled, your average earnings were $4,000 a month. $3,200 is 80 percent of $4,000, so you cannot receive any more than that. You, your spouse and your two children are eligible to receive $2,200 a month in Social Security disability benefits. In addition, you will receive $2,000 a month for workers’ compensation. Because the total amount of benefits you would receive ($4,200) is more than 80% of your current earnings, your families Social Security benefits will be reduced by $1,000.
Your Social Security benefit will be reduced until the month you turn 65 or the month other benefits stop, whichever comes first.

How your average current earning is determined.
Social Security uses different formulas to calculate your average current earnings. Which formula is used depends on your specific circumstances. Contact Social Security for information on how your average current earnings were calculated.

Be sure to report changes.
If there is a change in the amount of your other disability payment, or those benefits stop, be sure to contact Social Security.
It is important to tell Social Security if the amount of your workers’ compensation or other public disability payments increase or decrease. Any change in the amount of these benefits is likely to affect the amount of your Social Security benefit.

If you get a lump-sum disability payment.
If you get a lump-sum workers’ compensation or other disability payment in addition to or instead of a monthly benefit, the amount of Social Security benefits you and your family receive may be affected. Let Social Security know right away if you receive a lump-sum disability payment.

For more information, please contact your nearest Social Security office or your local Disability Benefits Specialist.

Information from the Social Security Administration.
What Caregiving Looks Like
Submitted by Shelley Reukauf - Social Worker

What do you think of when you hear the word Caregiver? Many think of the person who provides hands on, daily care for a frail adult, usually involving help with dressing, feeding, bathing and mobility. While this person certainly is a caregiver, I’d like to challenge you to think about other possibilities of what caregiving looks like. There is the middle-aged son who stops for groceries for his mother on the way home from work. The daughter who takes her dad to his many doctor appointments. The man in charge of cooking and cleaning since his wife is no longer able. Finally, the woman who must take her husband with her to her hair appointment for fear his confusion would endanger him if left home alone.

To sum it up, you don’t have to be providing 24/7 care to be considered a caregiver. Anyone who helps someone with something they used to do by themselves is a caregiver. Let me give you a few examples:

• If you feel it is necessary to regularly check on your elderly neighbor and help with little jobs, then you are a caregiver.
• If you find yourself spending time making appointments for your mother and stopping at the pharmacy or grocery store for whom amidst running your own errands, you are a caregiver.
• If you have stopped going to your weekly card club because you don’t feel you can leave your spouse at home alone, you are a caregiver.

WisLoan

The WisLoan program offers loans for assistive technology. Assistive technology is defined as "any item, piece of equipment or device that enables an individual with a disability to improve his or her independence and quality of life." The loans help people buy equipment such as hearing aids, modified vehicles, wheelchairs, ramps, computers with modifications, environmental controls, alternative communication devices and home accessibility modifications. Independent living centers throughout the state provide technical assistance, applications, and assistive technology services.

The program is open to Wisconsin residents of all ages who have a disability. There are no income requirements, and individuals are not required to exhaust personal or public funding. Under the program, banks provide loans to qualified borrowers. Loan amounts depend on the item purchased and the ability to repay the loan.

Individuals applying for a loan must be at least 18 years old and reside in Wisconsin. Applicants must be a person with a disability or be purchasing items for someone with a disability (for example, a grandparent buying a device for a grandchild). Loans can only be used to purchase assistive technology or to make accessibility modifications.

Applicants can request an amount needed for purchase, but actual loan amounts will depend on the item purchased, the ability to repay and the capacity of the loan fund.

The time allowed for repayment depends on the amount of the loan and the item purchased. In addition, the program focuses on the ability to make the monthly payment to pay back this loan. The reasons for a poor credit record are taken into consideration.

For additional information, contact the WisLoan Program Coordinator at (414) 988-5333 or toll-free at 1-877-463-3778. You can also send an email to wcoordinator@ifmibility.org.

IndependenceFirst provides program information and statewide coordination. The Wisconsin Department of Health Services administers the grant and provides oversight.

WisLoan is a federally-funded project of the National Institute for Disability and Rehabilitation Research (NIDRR), US Department of Education, under PL105-394, the Assistive Technology Act of 1998, Grant No. H224C010017. WisLoan is provided as a cooperative service of the Wisconsin Department of Health Services, IndependenceFirst, and BMO Harris Bank.

Iowa County Residents Can Contact:
Independent Living Resources, Inc.
149 E. Mill Street
Richland Center, WI
Hours: Monday-Friday
8:30 a.m.-4:30 p.m.
Evenings and weekends by appointment.
Phone/TTY: (608) 647-8053
Toll Free: 877-471-2095
Fax: (608) 647-7783
Email: advocacy@ilresources.org

Information for this article was obtained from the Wisconsin Department of Health Services: https://www.dhs.wisconsin.gov/disabilities/wistech/wisloan.htm

July 2018 - Iowa County News & Views
Flying grit from off-roading or yard work, chemicals in pools, a sun that bears delicate tissues — summer is an obstacle course for your precious eyes. You can still have fun, but you may need to take some steps to protect your peepers.

1. Wear Sun Protection

“A lot of people come to the ER with burned comeas each summer,” Richard O’Brien, MD, an emergency physician with the Moses Taylor Hospital in Scranton, Penn., tells WebMD.

The sun, of course, shoots out rays of different lengths. The most damaging are the ultraviolet rays, which are classified as UVA and UVB.

“Most decent sunglasses,” Richard Bensinger, MD, an ophthalmologist in private practice in Seattle, tells WebMD, “protect against UVB. If they also protect against UVA, it should say so on them.”

Sunglasses may be one thing you don’t want to get at the Dollar Store, O’Brien observes. They should be close to the face or wraparound.

Some people like dark tints, but the quality goggle from a home supply store. I have seen corneal lacerations come into the ER from yard work. We’re talking surgery to fix these.”

“Chopping wood, hammering nails, sawdust, anything that can fly around,” Bensinger advises people “wear protection.”

What if you do take a hit in the eye? “The first determinant is vision, pain is secondary,” Bensinger says. “If your vision is not affected, put some ice on it (unless it’s a penetrating injury like a BB).”

3. Protecting Eyes During Sports

“The bigger the ball, the less likely an eye injury,” Bensinger notes. “Basketball is unlikely to injure eyes. But baseballs and softballs can [and so can] golf balls, squash, and handballs.”

According to the U.S. Eye Injury Registry, 5% of all eye injuries result from baseballs.

When playing most ball sports, eye protection is warranted, the doctors say. “The objection will be ‘wear protection.’ But baseballs and softballs can come into the ER tended to get cataracts that show this; people who stayed indoors.”

2. Wear Serious Eye Protection While Doing Home Projects

How often do you see Dad weed whacking or mowing and little Junior playing nearby? Both should be wearing eye protection. “Dad is behind the mower and high up,” explains Bensinger. “A flying rock could hit him but more likely will go sideways and hit someone lower to the ground nearby.”

By eye protection, this does not mean reading or sunglasses, O’Brien emphasizes. “This means professional quality goggles from a home supply store. I have seen corneal lacerations come into the ER from yard work. We’re talking surgery to fix these.”

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4. Avoid or Protect Against Chemicals

You can jump in a pool and if your eyes sting, it may mean the chemicals aren’t balanced. “This is more of a comfort issue,” Bensinger says. “Rarely will it affect your vision.”

O’Brien goes farther. “If it hurts, get out!” he cries. “I don’t care how much you paid; there is no vacation worth messing with your eyes.” Rinse immediately with clean water, even if you have to buy a bottle. “Then,” he adds, “do not go back in.”

If the stinging persists for hours, you should get a doctor to take a look. To soothe irritated eyes, use artificial tears, not anti-redness drops.

O’Brien also warns against poison ivy, oak, and sumac. It’s very bad when that gets into eyes. “You have a few moments to wash it off,” he says. He also tells a story of how the irritating oil in these poison plants can stay on clothes for years. “I used to have firefighters come in with poison ivy,” he recalls. “One day, one would have it, later a different one. Turns out, one of their turnout coats had been contaminated with poison ivy, and different ones were grabbing it.”

O’Brien also warns against insect bites around the eye. “These are nasty,” he says. “You don’t want to put repellent in your eye, though.”

Bensinger also says you don’t want to wear your contacts in the pool. “The surface tension holding them in will be washed away by water,” he says. “They find a lot of contacts in pool drains.”

Infection can also get started from untreated lake or pond water getting under the lens. “Likely that would wash out if you had no contact in there,” Bensinger says.

5. Protect Against Oddball Events

If you think summer is one big eye accident waiting to happen, you might be right. Consider these other threats:

• Pellet or dart guns. Yes, kids still get these and wield them. They should have protective eyewear.

Actually, O’Brien notes, kids are less supervised in summer and may get into older kids’ toys. Another tricky game? Archery.

• Fireworks. Even professionals make mistakes with these, but leave it to them, anyway, O’Brien says. No matter how often this warning goes out, 8,500 people get hurt by fireworks each year in the U.S. According to the American Academy of Ophthalmology, 2,000 of these are eye injuries with one-third of the eye injuries resulting in permanent eye damage.

• Injury to LASIKed eyes. Post-surgery patients need to be extra careful in general.

• Snapping bungee cords from tying down luggage. These can lash out at 50 mph.

• Battery acid from improperly jumped auto batteries. Keep goggles in the trunk. Steam from spewing radiators could also injure eyes.

“What’s the best thing you can do for your eyes in summer?” Bensinger jokes. “Take them with you to Hawaii.”

Just don’t forget those shades, activity-appropriate eyewear, and that common sense.

By Star Lawrence, WebMD Feature
**Reminder!**
The Health & Human Services Center is Closed on Independence Day.

**Friday, July 6**
**Care A Van Trip**
To Wisconsin Big Cat Rescue & Education Center in Rock Springs, WI: Guided Tour. Admission is $6 per person. Eat in Spring Green.

**Monday, July 9**
**Care A Van Trip**
To The Walker House in Mineral Point: Grilling Feast. $10 per person.

**July 9 – August 17**
**Walk With Ease Program**
Meet three mornings a week for one hour at Hidden Valley Community Church, Dodgeville.

**Thursday, July 12**
**Suicide Prevention Support Group**
7:00 – 9:00 pm at Health & Human Services Center, Room 1001, Dodgeville.

**Tuesday, July 17**
**Mug Club for Caregivers**
(Support Group) 10:30 am – Noon at Dodgeville Public Library, 139 S. Iowa Street. We welcome new members!

**Friday, July 20**
**Care A Van Trip**
To Monroe: Lunch and Shopping.

**Monday, July 23**
**Care A Van Trip**
To Upper Dells Boat Tour in Wisconsin Dells – Admission around $22. To Monroe: Lunch and Shopping.

**Monday, July 30**
**Mobile Food Pantry**
4:30 – 5:30 pm at Ss. Anthony & Philip Church, 726 Main Street, Highland, WI.

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**Food Safety and Selection at Farmers’ Market**

Donna Peterson, Nutrition Educator with Cooperative Extension in Iowa County, offers tips for increasing your health and wealth in 2018. Call (608) 930-9850 for more information.

Farmers’ markets offer a variety of fresh, locally-produced fruits, vegetables, bakery and meat products in an outdoor venue. Get the most from your local farmers’ market with the following information.

**Go directly home from the market! Avoid side trips.** Foods will decline in quality and perishable foods like meats and eggs can pose food safety problems if left sitting in your car.

**Different fruits and vegetables require different temperature and humidity levels for proper storage.** These foods taste best stored at room temperatures: melons, onions, potatoes, tomatoes and winter squash. Store them in a clean, dry, well-ventilated place, away from direct sunlight and away from areas where meat is prepared.

**Refrigerate fruits and vegetables in perforated plastic bags to help maintain moisture yet provide air flow.** Unperforated plastic bags can lead to the growth of mold or bacteria. If you don’t have access to commercial, food grade, perforated bags, use a sharp object to make several small holes in a food-grade plastic bag.

**Store fruits in a separate refrigerator crisper drawer from vegetables.**

**If fruits and vegetables are placed on refrigerator shelves, store meats on pans or plates below the produce to prevent meat juices – which contain harmful bacteria – from dripping on them.**

**Wash hands before working with produce.**

**Wash ALL produce thoroughly.** Wash produce before you use it, NOT when you bring it home! Fresh produce has a natural protective coating that helps keep in moisture and freshness. Washing produce before you are ready to use it causes it to spoil faster. Rinse under clean, running cool water just before preparing or eating. Don’t use soap or detergent as it can get into the produce and make you sick. Rub briskly – scrubbing with a clean brush or hands – to clean surface. Dry with a clean cloth or paper towel. Cut away bruised and damaged areas.

**Adapted from N EXTENSION**

The Garden Grocery Food Safety & Selection at Farmers’ Markets, Amy Peterson, MS, RD and Alice Heneman, MS, RDN of University of Nebraska Lincoln.

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**Powerful Tools for Caregivers Class Series**

The Aging & Disability Resource Center of Southwest WI will be offering a “Powerful Tools for Caregivers” class series in Belmont, WI beginning Thursday, July 12th and concluding on Thursday, August 16th.

This six-week series will meet from 1:30 to 3:00 p.m. at the Belmont Village Hall, 222 S. Mound Avenue. Each class builds upon previous acquired skills.

There is no fee for this class series, but pre-registration is required to ensure we have enough materials for each participant. Unpaid family caregivers from Grant, Iowa, Lafayette and Green Counties and the surrounding areas are invited to attend.

Focus is on the caregiver and self-care. You will learn techniques to reduce personal stress; communicate effectively with family, friends, and medical professionals; and reduce guilt, anger, fear, depression and tension. You will learn to build confidence in handling difficult caregiving situations, emotions and decisions. In addition to the education, support also comes from other caregivers who experience similar feelings and day-to-day struggles. Although it is not a support group, participants give and receive support from each other.

Caregiving can be both challenging and rewarding. It is very important that caregivers pay attention to the physical, emotional, and financial problems that this role may cause and continue to take care of themselves. Families usually believe that no one can care for their loved one as well as they can even though they are struggling to “do it all”. It is important for the caregiver to maintain outside interests and activities, and continue to see friends. Often caregivers are reluctant to seek help until there is a crisis. This class can help you manage the challenges of caregiving.

For more information or to register: Call Ruth Rotramel at (608) 723-6113 or Pam Kul Berg at (608) 426-4295. Class size is limited.

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**When You Need Information and Options**

Start here...

The Aging and Disability Resource Center in Iowa County is the place to stop when you need information and options. The Aging and Disability Resource Center (ADRC) is here to help older people and people with disabilities – along with their families and caregivers – find services and resources to keep them living well and independently. We Help: Adults age 60 and older. Adults with physical or developmental disabilities. The ADRC is dedicated to providing older adults and people with physical or developmental/intellectual disabilities with the resources needed to live with dignity and security, and achieve maximum independence and quality of life.

Problems can arise at the worst possible times; that is where the ADRC can help. We are here to let you know what is available to assist you during your time of need. Information and assistance is available at any time and at no charge to you. Elder and Disability Benefit Specialists are also available upon request for benefit needs.

The Aging & Disability Resource Center in Iowa County is a local office of the Aging & Disability Resource Center of Southwest Wisconsin and partners with other local offices in Grant, Green & Lafayette Counties.

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**A DR C**

Aging & Disability Resource Center

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www.iowacounty.org • 1-800-514-0066

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July 2018 - Iowa County News & Views
Information and Assistance Specialists!

Question:
When was the last time you did something for the first time?

Think about it. Are you stuck in the same routine as always? Well, now is the time to change that! July is National Anti-Boredom Month. Boredom is a self-inflicted problem and an extended period of boredom can lead to depression. The antidote to boredom is curiosity. Curiosity happens when you start to explore the world around you. You will be less likely to feel bored if you go out, get active, pick up a new hobby, or even volunteer. You will be too busy learning new things or meeting new people to feel bored. I thought it would be fun to ask my peers the question, “When was the last time you did something for the first time?” Some of the responses were; they participated in a vendor craft show, they volunteered picking up litter, they tried a new recipe, meditated, tried a new restaurant, to list a few. So, get out of the house and try something new! Come enjoy some of Iowa County’s festivities this summer!

We would love to see you at the upcoming events that the Aging and Disability Resource Center offers:
• Walk with Ease Workshop (July 2018),
• Healthy Living with Diabetes Workshop (August 2018),
• Stepping On Workshop (October 2018); or
• Ride the Care-A-Van; trips are scheduled throughout the summer (See page 8).  
Other activities/festivities
• Dodgeville Concert Series - Wednesdays in June - 7:00-8:30 p.m. at Harris Park.
• Mineral Point Annual 4th of July Celebration.
• Woodland’s Workshops - July 12-15 in Mineral Point at Shake Rag.
• Our Town Celebration - July 20-21 in Highland.
• Arts on Point - August 3-4 in Mineral Point.
• Exercise Classes – every Monday, Wednesday, Friday at 9:00 a.m. in Avoca.
• Jammin’ on the Porch - Mineral Point Orchard Lawn 6-8 p.m., 2nd Friday of each month.
• Cobb Corn Roast - August 8-12.
• Cancer Coalition Fundraiser at Mineral Point Fairgrounds on August 18.
• Antique Days - Dodgeville Lions Club at Harris Park on August 26.
• Bingo - Sienna Crest in Dodgeville every Friday at 3:00 p.m.
• Iowa County Fair - Labor Day Weekend.
• Dodgeville Chamber Lunch Series - every 3rd Thursday of the month at Dodger Bowl Lanes.
• Cribbage Club - Barneveld Library every 2nd & 4th Thursday at 1:00 p.m.
• 3rd Annual Car Show – Mineral Point September 15.
• Health & Wellness Expo, September 28.

Health Care Scams

You see an ad on TV, telling you about a new law that requires you to get a new health care card. Maybe you get a call offering you big discounts on health insurance. Or maybe someone says they’re from the government, and she needs your Medicare number to issue you a new card.

Their goal is to get your Social Security number, financial information or insurance number.

Scammers follow the headlines. When it’s Medicare open season, or when health care is in the news, they go to work with a new script. Their goal? To get your Social Security number, financial information, or insurance number.

So take a minute to think before you talk: Do you really have to get a new health care card? Is that discounted insurance a good deal? Is that ‘government of/official’ really from the government? The answer to all three is usually: No.

Here’s what you can do:
1. Stop. Check it out. Before you share your information, call Medicare (1-800-MEDICARE), do some research, and check with someone you trust. What’s the real story?
2. Pass this information on to a friend. You probably saw through the requests. But chances are you know someone who could use a friendly reminder.

Please Report Scams

If you spot a health care scam, please report it to the Federal Trade Commission. Report scams online at www.ftc.gov/complaint or call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261. Your complaint can help protect other people. By filing a complaint, you can help the FTC’s investigators identify scam artists and stop them before their friend’s hard-earned money. It really makes a difference.

https://www.consumer.ftc.gov/features/feature-0030-pass-it-on#health-care-scams
Fourth of July: Independence Day

Back where I come from, we think of Fourth of July as Independence Day. Did you know that it is also National Country Music Day? It was in the 1950s that the Country Music Deejay Association decided to celebrate National Country Music Day, and it has been around forever and ever, amen. This article is going to test your knowledge on hit country tunes. So grab a pen, can you find all 35 song references?

Social Security’s been around nearly as long as country music—since the 1930s. Social Security was signed into law during the same depression era that found Gene Autry singing “Goodbye Little Darlin’, Goodbye.” Since its dustbowl beginnings, Social Security has helped many silver-haired daddies (and mammas who let their babies grow up to be cowboys) get back in the saddle again.

By helping many older Americans stay out of poverty, or if you feel like you have friends in low places, Social Security is used to being told this is “The Sweetest Thing” and that “you were always on my mind.” Not to mention, “if you’ve got the money, honey, I’ve got the time.”

These days, retirees live longer than ever. Today’s average 65-year old can expect to live another 20 years. About 55 million Americans will receive $760 billion in Social Security benefits this year which will not Achy Breaky Heart.

But let’s give them something to talk about: Social Security is more than retirement. The agency could cry, “People who say ‘Social Security Retirement’ never even called me by my name.” That’s because Social Security also pays disability and survivors benefits, as well as Supplemental Security Income, or SSI.

Whether you’re at the start of your career, working 9 to 5, or well into mid-career, you should give some thought to planning your future retirement. To help you plan, visit our Retirement Estimator at www.socialsecurity.gov/estimator. It’ll help you determine how much you need to save to harvest a comfortable retirement.

When it’s all said and done, you’ll feel like a better man. If you’re at the end of a career? Ready to take this job and shove it? Do you feel like you’re ready to fall to pieces? There’s no reason to walk the line to your local ADRC and ask for retirement benefits online, at www.socialsecurity.gov. Being away from your friends at work may make you so lonesome you could cry, but at least you can count on a monthly Social Security payment. They may even begin to sing about the day of the month “when our old-age pension check comes to our door.” Nowadays directly deposited to your bank account.

Here’s a word of advice for folks who may be divorced, you’re gonna miss her. You may have picked a fine time to take your lover and hit the road, but if you were married for ten years or more, and are not remarried, you may qualify for Social Security benefits based on your ex’s work history—whether your exes live in Texas or anywhere else.

Many of us say “I was country when country wasn’t cool,” and most of the boys round here would agree. Cruise on over and visit Stacey, your local Benefit Specialist. Don’t be the gambler and let those benefits pass you by. You’d be surprised how often she hears “What a Difference You’ve Made In My Life.” When I get through with you, you will feel sixteen tons lighter. So don’t think “Pour Me,” or say nothing at all, give your local ADRC a call at (608) 930-9835. Were you able to find all 35 song references? Here’s an easier challenge: find everything you need related to Social Security at www.socialsecurity.gov or by calling your local ADRC at (608) 930-9835.

Information in this article provided by Ken Hess, Public Affairs Specialist for Northern Wisconsin.