

AUTOMATIC SPRINKLER LOCAL 281, U.A. WELFARE FUND



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ASSISTANCE WITH ACCESS TO VALUABLE BENEFITS FOR YOU AND YOUR FAMILY

Dear Participant:

We are reminding you of a valuable partnership the Automatic Sprinkler Local 281, U.A. Welfare Fund (Fund) has established with SSDC Services Corp. (SSDC) to provide eligible pre-65 actives & retirees with Social Security Disability Insurance (SSDI). SSDC and the Fund are committed to creating opportunities for individuals to access valuable Social Security benefits. Specifically, with your collaboration, SSDC will identify whether you and/or your dependent(s) are eligible for SSDI benefits and assist with filing and obtaining these benefits. SSDC has over 40 years' experience assisting people to access SSDI benefits and SSDC has won over 100,000 SSDI awards with a 97% case success rate.

If you have an illness or injury, preventing you from working, you may qualify for SSDI. With SSDC as your advocate, services are **100% FREE**, the Fund pays a discounted rate to SSDC, and fees are not assessed if no SSDI award is granted. Disability lawyers require a contingency agreement authorizing the Social Security Administration (SSA) to pay the attorney from your SSDI final benefits award. By law, disability attorney's contingent fees may not exceed 25% of your past-due benefits or \$7,200, whichever is less. Effective Nov. 30, 2024, that max fee will increase to \$9,200. **Services with SSDC are FREE to eligible Plan Participants!**

Retirees have 5 years from their last FICA payment to apply for SSDI. Filing promptly is best, as SSA can only provide retroactive SSDI, 12 months from the date of filing for disability. SSDI is unreduced from the max age which is 67. After two years of SSDI you will become eligible for Medicare, whereas your premiums will be reduced and your deductibles will be lowered to \$100 and insurance eliminated, **saving you money**. Costs to the Fund are offset as your medical & pharmacy claims are primarily covered by Medicare, which will help preserve the generous benefits offered by the Fund. Along with an SSDC flier, we have included an illustration of the first eight (8) Plan Participants that have received SSDI with the help of SSDC, some members have received significant retroactive SSDI awards.

You may receive correspondence from SSDC Services, which may request that you complete & submit questionnaires so SSDC can evaluate your case. **We encourage you to carefully review and complete all materials from SSDC as you and/or your dependents may benefit from these services.** SSDC has established a toll-free number to answer your questions concerning SSDI and Medicare issues, please contact SSDC at (800) 374-9950 x390, Monday through Friday, 9:00 am – 6:00 pm EST, or visit SSDC's web site at www.ssdcservices.com, if you have any questions.

For any questions related to benefits, please contact the Fund Office.

Sincerely,

Tim Morrin

Fund Administrator



Automatic Sprinkler Local 281, U.A. Welfare Fund Introduces SSDC Services Corp.

Automatic Sprinkler Local 281, U.A. Welfare Fund is partnering with SSDC Services Corp. (SSDC), a national advocacy firm specializing in Social Security Disability Insurance (SSDI) benefits and Medicare coordination.

SSDC EXPERIENCE

SSDC has won over 100,000 SSDI Awards, has a 97 percent SSDI award rate and 98 percent customer satisfaction.



WHAT DO THEY DO?

SSDC identifies whether you or your dependent(s) are eligible for SSDI benefits and early Medicare and becomes your Advocate for filing and obtaining these benefits.



WHY SSDI?

SSDI provides disabled individuals an increased monthly income, early eligibility for Medicare benefits, additional dependent benefits and more.



WHY IS EARLY MEDICARE IMPORTANT?

Medical expenses typically drop when you enroll in Medicare. Medicare plan enrollees can have lower out-of-pocket costs when you see doctors or other providers.



PARTNERSHIP ADVANTAGES

SSDC will be there for the entire SSDI process - application to award - **at no cost to you.**



No Out of Pocket
Payment

WHAT'S NEXT?

Complete SSDC's "Do I Qualify" form, which you will receive in the mail. SSDC will reach out if you may qualify for SSDI.



If you have questions regarding SSDI and/or Medicare benefits, please contact SSDC's call center at **(800) 374-9950 option 2**, Monday through Friday, 9:00 a.m.–6:00 p.m. EST or visit SSDC's website at

www.ssdcservices.com.



Automatic Sprinkler Local 281, U.A. Welfare Fund SSDC Social Security Disability Success 2024

	Retro Pay Amount	Monthly Award	Medicare Eligible Age	Estimated Fund Savings
1.	\$6,160.00	\$3,080.00	59	\$158,786.00 *
2.	\$58,192.00	\$3,569.10	60	\$132,322.00 *
3.	\$44,644.00	\$3,261.00	57	\$211,715.00 *
4.	\$64,693.00	\$3,535.40	63	\$52,928.00 *
5.	\$12,764.00	\$2,758.00	65	\$0 ***
6.	\$80,360.00	\$3,792.20	61	\$106,000.00 *
7.	\$97,108.50	\$3,333.00	61	\$106,000.00
8.	\$33,392.00	\$3,360.70	58	\$185,500.00
			Total Estimated Fund Savings	\$916,751.00 **

*Savings are based on an estimated annual cost per pre-Medicare retiree of \$26,500.

**Net of fees (\$4,500 flat fee) X 7 = \$31,500.

*** Member was already on Medicare at the time of the award.