



## Injured in an auto accident? WE CAN HELP—

Our primary legal practice areas are veteran disability compensation which we practice nationwide, and social security disability, which we practice in New England. However, we also handle personal injury matters, particularly auto, truck and motorcycle accidents. We have attorneys licensed in several different states.

If you were involved in an accident in a state where we do not have a licensed attorney, don't worry. We can still help you—

What we do in those cases is to work with an experienced personal injury attorney licensed in the state where the accident happened to ensure that you get the best result possible. There is no extra cost to you to have our firm work with a local attorney. As always when working with our firm, there is no requirement for payment in advance. You will only be asked to pay fees from the money awarded. What many people do not know is that the insurance companies' own statistics show that when an injured person hires an attorney, on the average they are paid three times as much as if they do not have an attorney. So, even after paying a lawyer, they still get more money!

## What to do in an accident, even before you call us—

Based on some of television commercials, you would think the first thing to do when injured in an auto accident would be to call your attorney. While we hope you call us sooner rather than later, we do not want you to do so until the safety of everyone on the scene of the accident is ensured and valuable evidence has been collected. Before you call us, if you are able, you should first:

- 1. Get medical attention.** If you or anyone else on the scene is injured, call 911 and get help right away.
- 2. Call the police.** They will file an accident report, which will be needed later. They will also help to identify and take statements from witnesses and help to maintain safety at the scene. Many areas require police notifications prior to leaving the scene of an accident.
- 3. Gather information.** Write down all the information you can about the other driver and their vehicle (name, address, phone number, license plate number, year/make/model/color of all vehicles involved, and insurance information of all drivers). Jot down some notes about anything you can remember about what happened – the weather, road conditions, details about the other driver(s), etc. Make a few simple drawings of the scene that can help show what happened.
- 4. Take pictures.** Pull out that phone and snap away. The more pictures of the scene and the vehicles, the better. Once the scene of the accident is secure and everyone is safe, call your insurance agent and our office. Your insurance policy will require you to notify them if you are in an accident. It is best to do this right away so the claim can be filed promptly.

As for us, you can call to set up a time to talk. We are experienced in accident and injury claims and will help make sure your rights are protected. Have all the information you gathered available when we talk about your case.

## How COLA affects your disability benefits

COLA, short for cost of living adjustment, is the small increase in VA and Social Security payments almost every year. The Bureau of Labor Statistics in the federal Department of Labor calculates the Consumer Price Index (CPI-W) every year. The CPI-W is a measure of the increase in cost of basic goods and services. The Department of Veterans Affairs and the Social Security Administration uses the CPI to determine if there will be a COLA for the year and how much it will be. As long as the CPI-W increases by at least 0.01%, there will be a COLA. The COLA kicks in automatically. You do not have to apply for this increase. As long as the CPI-W increases enough, your VA and any SSD/SSI benefits will increase as well.

# Veterans' Social Security claims CAN BE EXPEDITED

Any veteran who became disabled while on active military service on or after October 1, 2001 can have their Social Security Disability (SSD) or Supplemental Security Income (SSI) claim expedited. While veterans must meet the same standards as anyone else to receive benefits, they will move through the application process much faster.

SSD and SSI benefits are not the same as Veterans' disability benefits. It is possible to receive both VA service connected benefits and social security disability. It is important to remember, however, that the criteria is not the same for both. Just because an individual was approved for VA benefits does not automatically mean they will be approved by the Social Security Administration.

If you or a loved one is applying for any of the above types of benefits, or would like to, contact our office for a free consultation. We can help navigate the process and make sure you know what all of your options are.



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The information included in this newsletter is not intended as a substitute for professional legal advice. For your specific situation, please call the appropriate legal professional.

## S.S. Q&A

*When one person has a question about Social Security disability there are probably many more people with the same question. That's why we like to print answers to common questions in our newsletter. If you have a general question about Social Security disability, send it to us and you may see it in a future issue.*

Q

How will getting married affect my Social Security benefits?

A

You're getting married? Congratulations!

Social Security retirement and disability benefits do not change if you get married. If you are receiving Supplemental Security Income (SSI), your new spouse's income and resources will affect your benefits. If your new spouse is also on SSI, your benefit amount will change from an individual rate to a couple's rate.