

Did you know???

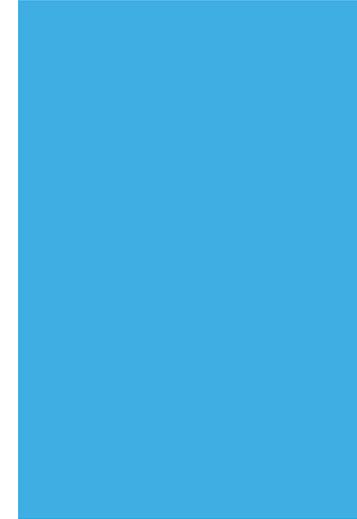
- ✓ Assigning your “ticket” will prevent medical CDR’s (Continuous Disability Review) as long as you are making employment progress.
- ✓ It is possible to work and/or go to school and still receive the financial assistance you may need to achieve your goals.
- ✓ Benefits planning can help you reach your self-employment or educational goals. Ask about a PASS.
- ✓ **It is possible to work and come out ahead financially, even if public benefits are reduced or even cease!**

Employment is the path to economic stability and security and is the primary mechanism for achieving self-sufficiency. Let us help you reach your goals and enhance your quality of life.

Contact us today!

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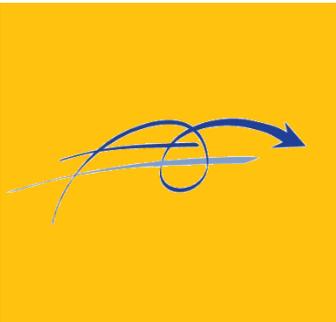
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Comprehensive Benefits Planning

Learning Opportunities/
Quality Works, Inc.

Make informed decisions about *your* benefits and
your plan for the future that make sense for *YOU!*



Is it really possible to work *and* retain your benefits?

The answer is YES!!!

You do not have to choose *between* work and benefits! LOQW realizes that the fear of losing benefits is one of the biggest obstacles in returning to work. For that reason we have developed the Comprehensive Benefits Planning Program led by Certified Benefits Specialists. Staff is available to answer your questions on the overwhelming myriad of Social Security rules and regulations, work incentives and special programs that complicate your decision to seek employment. Our Certified Benefits Specialists received extensive training through the University of Missouri focusing on not only the rules & regulations of benefits planning but also confidentiality and ethical guidelines designed to protect the integrity of your information.

SSI & SSDI

Our Benefits Specialist can help you:

- Understand how work will affect your cash benefits, Medicaid, Medicare, & other federal benefits
- Apply for SSI & SSDI
- Address overpayment issues
- In managing work incentives to maximize the financial benefit of working.
- Plan for your education and training goals.

Other Federal Benefits

Our Benefits Specialist can provide information and assistance in applying for other federal benefits such as housing assistance (HUD) and food stamps as well as help you to understand the impact on SSA benefits.

Benefits Planning:

Benefits Planning will deliver individualized and detailed benefits analysis and work incentive planning that will lead to continuous employment and financial independence. Your confidentiality is our priority.

Medicaid & Medicare

It is possible to work & keep you and your family's medical coverage!

Several safety nets are in place to provide continuous coverage, even if your wages become high enough that your SSI cash benefits cease. We can work with you and local agencies to address disruption in health care coverage, accessing the Medicare buy in option and identifying the combination of public and private healthcare coverage that best meets your needs.

"It (benefits planning) has made a huge difference in my comfort level... I'm truly planning for my future now!"

What does a Certified Benefits Specialist do???

Our Certified Benefits Specialist can support you in:

- ✓ Understanding how work will affect your cash benefits, Medicaid & Medicare, as well as other federal benefits
- ✓ Applying for SSI or SSDI
- ✓ Addressing overpayment issues
- ✓ The use of relevant work incentives and provisions that will lead to continuous employment and financial independence.
- ✓ Managing work incentives to maximize the financial benefit of working
- ✓ Gathering information and assisting you in applying for other federal benefits
- ✓ Responding to changes in employment and personal situations that may impact benefits and healthcare coverage
- ✓ Knowing how work will affect your benefits and healthcare coverage
- ✓ Problem solving and advocacy
- ✓ gathering information and seeking assistance with self-employment

Comprehensive Benefits Planning services may be purchased as a part of your Career Planning and Self-Discovery funded by the Department of Mental Health, Division of Vocational Rehabilitation, etc. It may also be authorized by your Targeted Case Management Service Coordinator with County Connections or local SB40 Board.



LOQW, Inc.