

**Kennedy & Associates is
with Our Clients,
Every Step Of The Way**

APPLICATION

Kennedy & Associates can help by filing the application, ensuring all information is included correctly.

If denied, appeal to

RECONSIDERATION

Kennedy & Associates will file the "Request for Reconsideration", ensure Social Security receives all medical information, and provide advice on completing the necessary Social Security paperwork.

If denied, appeal to

HEARING

Kennedy & Associates will file the "Request for Hearing", update the medical records and secure doctors' reports, and represent clients at their Hearing before an Administrative Law Judge.

If denied, appeal to

APPEALS COUNCIL

When needed, Kennedy & Associates files this Appeal, secures a copy of the hearing tape and exhibit file, and presents a brief and additional evidence to the Appeals Council.

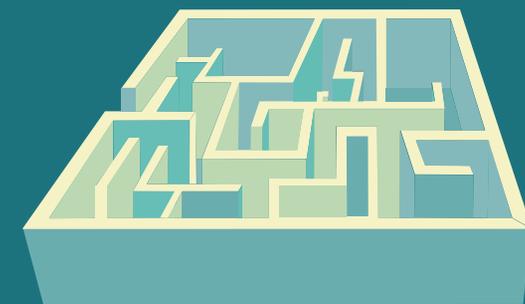
KENNEDY & ASSOCIATES, INC.

Social Security Disability Claim Representatives

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KENNEDY & ASSOCIATES, INC.

Social Security Disability Claim Representatives



**GUIDING
CLIENTS THROUGH
THE MAZE
OF
SOCIAL
SECURITY
DISABILITY
BENEFITS**

KENNEDY & ASSOCIATES, INC.

Social Security Disability Claim Representatives



Kennedy & Associates, Inc.

Since 1986, Kennedy & Associates has provided disabled people in the Chicagoland area and nationwide with an effective means by which to secure Social Security Disability Benefits. Our professional Hearing Representatives and staff members are dedicated to representing people with Social Security Disability claims. It's the only thing we do.

For disabled persons, eligibility for Social Security brings more than a monthly check.

Other benefits include:

- Dependent's benefits
- Medicare Eligibility
- "Freezing" one's earnings record, ensuring the retirement benefit will be maximized
- Cost-of-living increases, or "COLA's"
- Return-to-work incentives, including a paid Trial Work Period, Extended Period of Eligibility, Deductions for Impairment Related Expenses, and Medicare Continuation

Serving the Disabled Since 1986

**For information about our services
CALL TOLL-FREE (800) 637-0593**

**or e-mail us at
dkennedy@SSAaid.com
www.SSAaid.com**

OUR CLIENTS

OUR CLIENTS:

We assist claimants nationwide in their pursuit of benefits. Our proficient staff members manage cases at all administrative levels, whether it is at the application, reconsideration, hearing, or appeals council level.

OUR APPROACH:

The professional staff of Kennedy & Associates works closely with our clients, their doctors, and Social Security. Claims are handled efficiently to meet our primary goal: quick approvals.

Kennedy & Associates completes appeals, which saves our claimants from the trouble of traveling to their Social Security Office. We advise on how to complete Social Security forms and questionnaires properly thereby easing the pressure of what can be a frustrating process.

PROVEN SUCCESS:

Kennedy & Associates has been providing quality representation since 1986. Our approval rate still measures over 95% with most of the approvals secured without need for a hearing before a Judge.

KEY TO SUCCESS

Early intervention, at any point in the process, by a Representative is key to positive consideration from the Social Security Administration. By waiting to find representation, claimants may unwittingly damage their chances of approval of their claims. At any point in the process, Kennedy & Associates can provide effective guidance on completing their claims, appeals and the myriad of paperwork required by Social Security.

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Social Security Disability Claim Representatives

FAQ

FREQUENTLY ASKED QUESTIONS

What does Social Security consider a "Disability?"

One will generally be considered disabled if he or she is unable to work at a job for which they are reasonably suited (depending on age, education, and work experience) and the disability is expected to last at least 12 months or is likely to result in death.

Who can get Disability Insurance Benefits?

The disabled worker, if enough FICA taxes have been paid, their dependent children, and spouses aged 62 or older, or any age if caring for dependent eligible children under age 16.

How long does it take to get benefits?

It varies. Since only about one-third of initial applications are approved, the appeals process can take well over one year. Early intervention with representation can prevent unnecessary denials and lengthy delays.

What happens if the worker hasn't earned enough quarters of coverage, or "credits"?

The Supplemental Security Income program, commonly referred to as "SSI", pays benefits to those who do not have enough credits, are disabled, and meet low-income and asset requirements.

If approved, how and when do I get Medicare?

Medicare enrollment is automatic after two years of getting Disability Insurance Benefits.

It has two parts, Hospital Insurance (no premium), and optional Medical Insurance (premium charged).