General Guidelines for the Insurer for Form CR-28

1. Offset applies to Social Security disability benefits and Supplemental Security Income (SSI) benefits only. It does not apply to other types of Social Security benefits (i.e.- retirement benefits, survivors' benefits).

FOR PURPOSES OF DETERMINING IF THE SOCIAL SECURITY OFFSET APPLIES, COMPLETE THE FORMULA BELOW:

A. Select the larger of blocks E.I, E.2, or E.3 on Fonn CR-28 $ ____

B. Enter the monthly* amount of workers' compensation currently being paid $ _____

*monthly workers' compensation equals weekly rate times 13, divided by 3.

C. Enter the amount on Line E. l $ _____

If A = B then no increase of COLA payable

If A < B then no increase in COLA

If A > B then an increase is payable in COLA

Exception: If A - B > C then the maximum increase payable per month which would not affect social security disability would equal A - B - C.

Take the result from A - B - C x 3/13 = Maximum Weekly COLA due.

2. Remind the disabled worker that when he/she receives any increase in workers' compensation payments, he/she must notify Social Security of the increase.

3. Generally, offset ends when the disabled worker attains age 65. Exception: for workers who became disabled prior to 3/1/81, Q1 who first became entitled to disability benefits prior to 9/81, offset ends at age 62.

4. Generally, any increase in workers' compensation will cause a dollar-for-dollar reduction in SSI payments. Therefore, an increase in workers' compensation generally cannot be paid if the worker is receiving SSI payments.

The above guidelines are general in nature and are provided for the express purpose of assisting the insurance company in determining if an increase in workers' compensation, pursuant to sections 34B and 35F of Chapter 152, the Massachusetts Workers' Compensation Law, is due. Social Security assumes no responsibility for the accuracy of computations or workers' compensation benefits paid.

This form is designed so that contacting the Social Security Administration again is unnecessary; each year the insurer may refigure the monthly amount of workers' compensation by using this same worksheet.