## Earn more. Keep more.

## SOCIAL SECURITY ADMINISTRATION

## **Benefit Offset National Demonstration**



[Beneficiary or representative payee name] [Beneficiary Street / P.O. Box address] [Beneficiary city, state, zip code]

Dear [Beneficiary name],

You have been selected to participate in the Benefit Offset National Demonstration (BOND) project, a research study by the Social Security Administration (SSA) being piloted in your local area. Congress has asked SSA to test whether different Social Security Disability Insurance (SSDI) program rules help people who want to try to work.

Through BOND, SSA will allow you to **keep more of your SSDI benefits** as your ability to earn more increases. Under current SSDI program rules, people earning more than \$12,000 per year (after their Trial Work Period) generally have their benefits stopped. Under the BOND project, benefits will be reduced \$1 for every \$2 in earnings above \$12,000, rather than stopped.

The intent of BOND is to see whether these different program rules help beneficiaries who want to try to work have better financial outcomes. The benefit offset gives you a longer period of time when you can have earnings and a cash benefit. As your earnings increase, there is a gradual reduction in benefits. The project also includes work incentives counseling, so that you will be able to know ahead of time how your work and earnings will affect your benefit payment. The BOND project staff will help provide you with all the relevant information.

Participating in the BOND project could mean more money in your pocket! If you are interested in returning to work, or are currently working and want to earn more, learn more about BOND today.

**Call us!** Call our toll-free number at 1-877-7BOND09 (1-877-726-6309). If you have a hearing or speech impairment, you may call our toll-free TTY number at 1-877-7BOND90 (1-877-726-6390).

**Visit us on the web!** Our website at <a href="www.bondssa.org">www.bondssa.org</a> provides detailed information about the project and the local BOND office in your area.

We look forward to speaking with you and helping you earn more and keep more.

Sincerely,

Michelle Wood

SSA-BOND Project Director

Michelle LWD

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1-877-7BOND09 1-877-726-6309

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