

Exhibit G

Kane Legal Social Security Benefits Handbook

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Section 1 – Social Security Benefit Appeals

What right do I have to question the decision Social Security makes on my case?

If you are eligible for Social or Supplemental Security Income benefit, we want to make sure that you get them on time and in the right amount.

When the Social Security Administration (“SSA”) decides whether or not you are eligible for benefits, or that they will stop your benefits or change the amount, they send you a letter explaining the decision. If you do not agree with the decision, you have the right to an appeal.

When you request an appeal, Social Security may review the entire decision, including those parts which were favorable to you.

There are four appeal steps:

1. *Reconsideration*: You may request a review of your case if you disagree with the SSA’s first decision. A person who did not make the first decision will review and
2. *Hearing*: You may request a hearing before an Administrative Law Judge if you disagree with the reconsideration decision.
3. *Appeals Council Review*: You may request the Appeals Council to review your case if you disagree with the Administrative Law Judge’s action.
4. *Federal Court*: You may request an appeal through the United States court system, starting with the United States District Court if you disagree with the Appeals Council’s decision or denial of your request for review.

When and where is the Administrative Law Judge hearing held?

At least 20 days before the hearing, the Administrative Law Judge will send you a notice of the date, time, and place of your hearing.

May I have a representative?

You may want a lawyer, friend or other qualified person to represent you. If you decide to have Kane Legal assist you, your attorney will help you to fill out a special form to notify the SSA of the fact that you will be represented by an attorney.

How do I request a hearing or Appeals Council review?

You or your representative may request a hearing by an Administrative Law Judge, an independent official of the SSA Office of Hearings and Appeals. The Administrative Law Judge is a person who has not had any part in your case.

If you think the Administrative Law Judge's action is wrong, you may request a review by the Appeals Council, located within the SSA's Office of Hearings and Appeal.

The SSA can help you fill out the special forms for a hearing or an Appeals Council review or you can write them a letter. Your representative or Kane Legal attorney can also assist you.

Are there time limits for appeals?

Generally, you have 60 days after you receive the notice of the SSA's decision to ask for any type of appeal.

NOTE:

In counting the 60 days, the SSA presumes that you received the notice five days after they mailed it -- unless you can show that you received it later.

If you do not appeal on time, the Administrative Law Judge or the Appeals Council may dismiss your appeal. This means that you may not be eligible for the next step in the appeals process and that you may also lose your right to any further review.

You must have a good reason if you wait more than 60 days to request an appeal. If you file an appeal after the deadline, you must explain the reason you are late and request that the SSA or the Judge extend the time limit.

When and where is the Administrative Law Judge hearing held?

After you request a hearing, the SSA will send your case file to the Administrative Law Judge's office. Although the Administrative Law Judge attempts to schedule all hearings promptly, there may be delays if there are many requests ahead of yours or due to travel schedules.

At least 20 days before the hearing, the Administrative Law Judge will send you a notice of the date, time and place of your hearing.

The hearing is usually held within 75 miles of your home. Your hearing may be farther away so that several cases can be heard at one location.

If travel arrangements present a problem for you, tell the SSA when you request your hearing or as soon as possible thereafter. If you want to appear at your hearing but are unable to travel because of your health, submit a doctor's report, explaining why you are unable to travel, with your request.

What happens before the hearing?

Before the hearing, you and your representative, if you have one, can look at the evidence in your case file and submit new evidence. Submit any additional evidence you want the Administrative Law Judge to consider as soon as possible.

What happens at the hearing?

At the hearing, the Administrative Law Judge will explain the issues in your case and may question you and any witnesses you bring to the hearing. The Administrative Law Judge may also ask other witnesses, such as a doctor or vocational expert, to come to the hearing. You and your representative may question any witnesses and submit evidence.

You and all the witnesses will answer questions under oath. Although the hearing is informal, it is recorded.

What happens after the hearing?

After the hearing and after studying the evidence, the Administrative Law Judge issues a written decision or dismissal order and sends a copy to you or your representative.

Should I go to a scheduled hearing?

If the Administrative Law Judge schedules a hearing, you and your representative, if you have one, should attend. If for any reason, you cannot attend, contact the Administrative Law Judge as soon as possible before the hearing and state the reason. The Administrative Law Judge will reschedule the hearing if you have provided a good reason.

If you do not go to a scheduled hearing and the Administrative Law Judge decides that you do not have a good reason for not going, your request for a hearing may be dismissed.

Does the SSA pay for travel expenses to the hearing?

If you must travel more than 75 miles from your home or office to attend the hearing, the SSA can pay certain costs. The SSA can pay your transportation expenses, such as the cost of a bus ticket or expenses for driving your car. In certain circumstances, you may need meals, lodging and/or taxicabs. The Administrative Law Judge must approve such special travel costs before the hearing unless such costs were unexpected and unavoidable. The Administrative Law Judge may also approve payment of similar travel expenses for your representative and any witnesses he or she determines are needed at the hearing. A written request for payment of travel expenses must be submitted to the Administrative Law Judge at the time of the hearing or as soon as possible thereafter. List what you spent and include supporting receipts.

If you requested a change in the scheduled location of the hearing to a location farther from your residence, the SSA cannot pay for any additional travel expenses.

If you need money for travel costs in advance, tell the Administrative Law Judge as soon as possible before the hearing. Advance payments can be made only if you show that without it you would not have the funds to travel to or from the hearing. If you receive travel money in advance, you must give the Administrative Law Judge an itemized list of your actual travel costs and receipts within 20 days after your hearing.

If the SSA gave you an advance payment of more than the amount you are due for travel costs, you must pay back the difference within 20 days after you are told how much you owe.

What is the Appeals Council?

If you believe that the Administrative Law Judge's decision or dismissal order is wrong, you may ask the Appeals Council to review your case.

When you or your representative makes a written request for such review, you should submit any new evidence you have.

The Appeals Council will examine your case and notify you in writing of the action it takes. The Appeals Council may grant, deny or dismiss your request for review. If a decision is granted, the Appeals Council will either decide your case or return it to the Administrative Law Judge for further action, which could

include another hearing and a new decision. If the Council decides a formal review would not change the Administrative Law Judge's decision or dismissal, it will deny your request.

Can I appeal to the Federal courts?

If you do not agree with the Appeals Council's decision or denial of your request for review of the Administrative Law Judge's decision, you may file a civil action in the United States District Court for the area where you live.