

LETTER No. 2

AUTHORIZATION FOR SOCIAL SECURITY DISABILITY OFFSET OF PERMANENT TOTAL DISABILITY BENEFITS

July 11, 2008

SAIF Corporation
400 High Street SE
Salem, OR 97312-1000

RE: Worker: Jane Sample
Claim No.: 7000515F
Offset Amount: \$525.64
Effective Date: July 1, 2008
Issue Date: July 11, 2008

Plain Language Improvements:

- The Workers' Compensation Division rewrote for plain language
- A survey was conducted to test the effectiveness of the improvements. Only 30 percent of people could understand the instructions in the "before" letter. When reading the "after" version, that number improved to 68 percent.

You must reduce the amount of any permanent total disability benefits payable to Jane Sample by the amount of any disability benefits she receives from the Social Security Administration (SSA). To do this, you must first offset Ms. Sample's statutory benefits and then apply any remaining offset to the Retroactive Program portion of the benefit (ORS 656.209).

You must send a notice of explanation to Ms. Sample and also send a copy of the notice to the Compliance Section of the Workers' Compensation Division [OAR 436-060-0150(9) and 436-100-0030(4)].

The notice must:

- Explain how this authorization affects Ms. Sample's benefits;
- Include effective dates and benefit amounts before and after the offset;
- Include other information that would help Ms. Sample understand the status of her benefits.

This authorization will be valid until either a new authorization replaces this one, Ms. Sample stops receiving SSA disability benefits, or Ms. Sample is deceased. You must end the offset as of the first day of the month in which Ms. Sample stops receiving SSA disability benefits or is deceased.

NOTICE TO WORKER: This authorization is for your information only. No action is required on your part. If you disagree with this authorization, you may send a written request for reconsideration to: Compliance Section, Workers' Compensation Division, P.O. Box 14480, Salem OR 97309. If you have questions, call 800-452-0288 for help.

Benefits & Certifications Unit
Workers' Compensation Division
cc: Jane Sample, 1234 Main Street, Pendleton, OR 97218

After