

# Benefits Counseling Guide

## What are Benefits?

Benefits include government funded programs and supports. These are given to people based on things such as disability or financial need. Some benefits can be accessed through work such as retirement savings (e.g 401k), Health Savings Account (HSA), life insurance, and disability insurance. Examples of government benefits include:

- Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)
- Housing assistance
- Medicaid and Medicare
- Local/Public Assistance Benefits e.g.:
  - Energy Assistance  
<https://www.DHS.PA.gov/Services/Assistance/Pages/LIHEAP.aspx>
  - Temporary Assistance for Needy Families (TANF)  
<https://www.DHS.PA.gov/Services/Assistance/Pages/TANF.aspx>
  - Supplemental Nutrition Assistance Program (SNAP)  
<https://www.DHS.PA.gov/Services/Assistance/Pages/SNAP.aspx>
- Medical Assistance for Workers with Disabilities (MAWD)  
<https://www.DHS.PA.gov/Services/Assistance/Pages/MA-for-Disabled-Workers.aspx>

## What is Benefits Counseling?

Benefits counseling is a **free service** to help individuals with disabilities make **informed decisions** about employment. It also helps explain how employment and other life decisions may impact their benefits.

**Benefits counseling leads to a clear, personalized plan** educating individuals and their families. In general, you can gain more income through work and maintain needed benefits. This service answers your questions and shares work incentives you may be eligible for.

## When to Seek a Certified Benefits Counselor’s Assistance?

- Currently working (at least every 2 years if no changes)
- Curious about the possibility of employment and/or furthering education
- Actively seeking work
- Working with Office of Vocational Rehabilitation (OVR) Counselor
- Seeking promotion/career advancement
- During job changes (e.g obtain a pay raise, increasing retirement contribution)
- Evaluating a job offer or self-employment opportunity
- Upon obtaining employment
- ANYTIME employment is being considered!

## Qualified Resources for Benefits Counseling:

Certified Benefits Counselors may hold one of the following credentials:

Community Work Incentives Coordinator (CWIC)  
<https://VCU-Ntdc.org/>

Community Partner Work Incentives Coordinator (CPWIC)  
<https://VCU-Ntdc.org/Training/Initial/Initial.cfm>

Work Incentive Practitioner (WIP-C)  
<https://YTionline.org/webinarseries/1>

**Work Incentives Planning and Assistance (WIPA) Program**  
via Ticket to Work Helpline - <https://ChooseWork.SSA.gov/contact>  
1-866-968-7842 (TTY:1-866-833-2967)  
Monday through Friday from 8 a.m.-8 p.m

**Benefits Counseling service**  
<https://www.PAHealthWellness.com/Community/SocialDeterminantsofHealth/EmploymentResources/employment-journey-.html>  
via Community HealthChoices providers

**Benefits Planning services via Office of Vocational Rehabilitation (OVR)**  
<https://www.DLI.PA.gov/Individuals/Disability-Services/ovr/Pages/Employment-Services-for-People-with-Disabilities.aspx>

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