

## Social Security Disability Benefits

Monthly Social Security Disability amounts vary from one individual to another. It is based on how long a person has worked and how much they have earned. The fastest way to discover what your benefits would be in the event of disability is to refer to your annual Earnings Statement from Social Security.

Confirm that your earning history is correct. If you find that Social Security omitted a year that you know you worked and paid Social Security taxes, it's important to notify them immediately, as these changes will have an affect on your benefits.

If you do not have enough periods of work to be eligible for Social Security Disability benefits, it will show on your Earnings Statement. You may still, however, be eligible for Supplemental Security (SSI) benefits if you are under certain income requirements.

## How Do I Know If I Am A Candidate For Benefits?

Before meeting with an attorney regarding Social Security Disability, you should have a candid discussion with your doctor or medical team about your medical impairments.

If you have one or more serious medical problems and your doctor feels that you will not be able to work for a twelve month period or longer because of your medical condition, you may qualify. There are different rules for different age brackets – under 50, 50-54, 55-59, and over 60.

Some people with serious medical problems may meet Social Security's definition of disability based solely upon their medical condition. The majority, however, must be found incapable of performing full-time work.

**Dugan Disability Hotline:**  
**888-99-DUGAN**  
(3 8 4 2 6)

Phone Answers 24/7

**We fight for the check you deserve.**  
**No fee unless we get money or benefits for you.**

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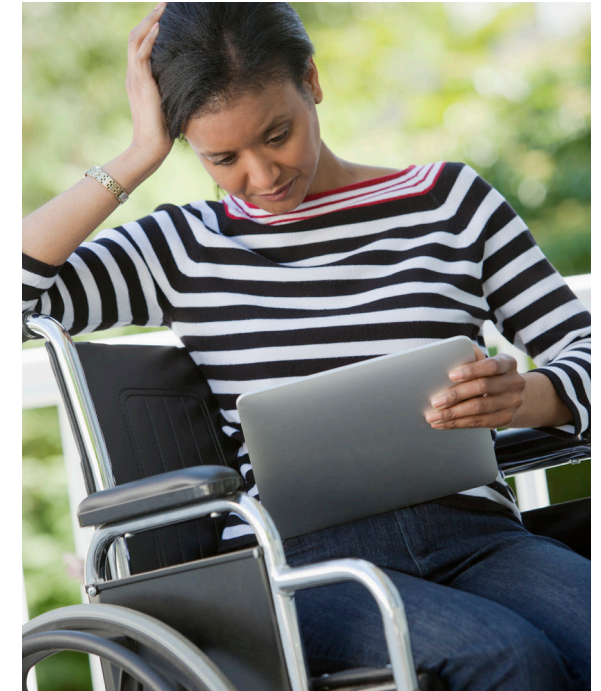
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POCKET LEGAL GUIDE

## Understanding Social Security Disability

How To Determine If You Are Eligible for Disability Benefits



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**If you have suffered a disabling physical or emotional illness or injury and are unable to work, you may be eligible for Social Security Disability benefits.**

**Social Security offers more than just retirement benefits. If you've worked for a long enough time (usually half of the past 10 years), and anticipate being out of work for a twelve month period or longer, you may put in an application for Social Security Disability benefits.**

**There are advantages to applying. First and foremost, Social Security Disability benefits will provide income if you are unable to work for the foreseeable future. Many workers who are injured or ill do not have private long-term disability policies to supplement their income.**

## **Other Social Security Benefits Available**

### **Supplemental Security Income Benefits (SSI)**

Supplemental Security Income (SSI) is a disability program for people who are disabled but do not have enough periods of work to apply for Social Security Disability. To be eligible, you must have no more than \$2,000.00 in resources. If you are married, you may apply if your maximum yearly resources do not exceed \$3,000.00.

### **Benefits for Disabled Children and Adult Disabled Children**

There are SSI benefits for disabled children as well. The evaluation in these cases is similar to the process for disabled adults. Many families do not realize that a child who has a diagnosis of a serious medical condition may be entitled to benefits. If the child became disabled before the age of 22 and is still disabled as an adult, that child may also be eligible for SSD benefits, even though that child has never worked.

### **Survivors Benefits**

There are certain situations where a surviving spouse may collect benefits based upon a deceased spouse's Social Security earnings report. If you are 60 years old, you may collect a reduced amount of retirement benefits from your deceased spouse's earnings record. If you are widowed at age 50, and you are found to be disabled, you may collect benefits based upon your deceased spouse's earnings record.

If you care for a child of a deceased spouse and the child is under the age of 16 and receives Social Security benefits, the child may be eligible for survivors benefits through that deceased spouse. Dependent children under the age of 18 and attending high school are eligible to receive survivors benefits. Also, dependent children who are under the age of 22 when disabled, and remain disabled, are eligible for survivors benefits through a deceased parent.

### **Early Retirement Social Security Benefits**

There is no process for evaluating early retirement, but if you opt to take these benefits, you will receive a reduced amount based on your age.

You qualify for early retirement simply by age. Most people qualify for reduced benefits at age 62, but the early retirement age goes up depending on your year of birth.

**IMPORTANT:** If you are receiving workers' compensation benefits under the Pennsylvania Workers' Compensation Act, and you take your SS retirement benefit, it will result in a substantial reduction or offset in your workers' compensation benefits.

## **Advantages of Applying**

In addition to providing income, another benefit of receiving SSD is that your children age 18 and in high school may also qualify for benefits.

If you qualify for SSD benefits, you also become eligible for Medicare. Medicare does not kick in immediately upon approval of SSD benefits. There is a 24-month waiting period starting from the first month you are entitled to collect your SSD payment, which is 29 months after you were found to be unable to work.

If you are already covered by your spouse's medical plan or have your own health insurance, you may reject Medicare. If you are covered by COBRA, and it is set to expire, you may extend COBRA under certain circumstances if you can prove that you have been awarded SSD benefits.

Obtaining an SSD award will also keep your Social Security retirement amount from being lower. In other words, the longer you remain out of work, the more zeros you will accumulate on your earnings record prior to early or full retirement. The more zeros you accumulate, the lower your early or full retirement check would be. Obtaining an SSD award has the effect of "freezing" your earnings record.