

SOCIAL SECURITY ADMINISTRATION

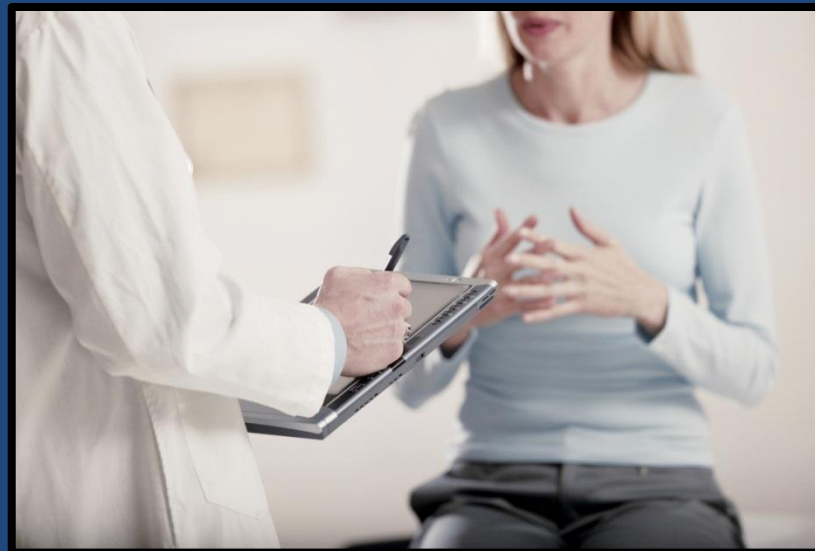


DISABILITY PROGRAMS

Disability Programs

Social Security Administration pays disability benefits through two programs:

- The Social Security Disability Insurance Program (SSDI)
 - Supplemental Security Income (SSI)



Who can get Social Security Disability Insurance (SSDI)

Social Security pays benefits to people who cannot work because they have a medical condition that is expected to last at least one year or result in death.



How can I become eligible to get SSDI

To get SSDI benefits, you must meet two different earnings tests:

- “*Recent work test*” based on your age at the time you became disabled
- “*Duration of work test*” to show that you worked long enough under Social Security

Rules for work needed...

If you become disabled...

- At age 24 or before
- After age 24 but before you turn 31
- After age 31

Then you generally need:

- 1.5 years of work during the three-year period before you became disabled
- Work during half the time after you turned 21 and the time you became disabled
- Work during five years out of the 10-year period ending with the time your became disabled

Can my family get benefits

Certain members of your family can get benefits

Your Spouse, if he or she is:

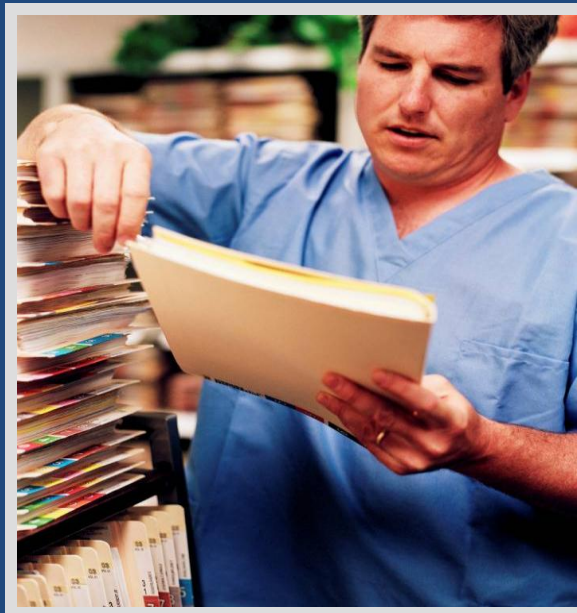
- 62 or older
- Any age if he or she is caring for a child of yours who is younger than age 16 or disabled

Your unmarried Child, if he or she is:

- Younger than age 18
- Younger than 19 if in elementary or secondary school
- Age 19 or older, if he or she has a disability that started before age 22

When do I get Medical coverage

You will get Medicare coverage automatically after you have received disability benefits for two years.



Who can get Supplemental Security Income (SSI)

SSI makes monthly payments to people who have low income and few resources and are:

- Age 65 or older;
- Blind; or
- Disabled



Rules for getting SSI

Whether you can get SSI depends on your income and resources.

- Income

We count the money you receive such as wages, other benefits and pensions. Includes things such as food and shelter

- Resources

We count real estate, bank accounts, cash, stocks and bonds

Resources Limits

- Individual
 \$2,000
- Couple
 \$3,000

Social Security does not count everything you own.
For example. We do not count:

- The home you live in and land it is on;
- Life insurance policies with a face value of less than \$1,500 or less;
- Your car
- Burial plots for you or immediate family

Other rules

- You must live in the United States or the Northern Mariana Islands;
- Be a U. S. Citizen or national;
- In some cases, noncitizen residents can qualify for SSI.

Supplemental Security Income for Noncitizens

You may be eligible for SSI if:

- You were lawfully residing in the United States on August 22, 1996;
- You were receiving SSI on August 22, 1996, and you are lawfully admitted in the United States;
- You were lawfully admitted for permanent residence and have a total of 40 credits. (Your spouse's or parent's work may count.)

Are there any other benefits?

If you get SSI, you might be able to get:

- Supplemental Nutrition Assistance Program (SNP) known as food stamps
- Medicaid to help you pay doctor and hospital bills
- Medicare savings programs and Extra Help to help you pay for Medicare Part B and D premiums, deductibles and co-pays

What happens if my claim is denied?

If you disagree with the decision made on your case, you can appeal it within 60 days from the date you received the denial letter.

There are four levels of appeal:

- Reconsideration
- Hearing
- Appeals Council
- Federal Court

How can I apply for benefits?

- Online at www.socialsecurity.gov ; or
- Call Our Toll Free number **1-800-772-1213** to make an appointment

Note: If you are applying for SSI, you can complete part of the application online, but you must call the toll free **1-800-772-1213** to make an appointment



What documents do I need?

SSDI

- Your Social Security Number
- Your birth certificate
- Names, addresses/phone number of doctors/hospitals/clinics where you received medical care
- Name of medications
- Laboratory and test results
- Summary of where you worked/kind of work

SSI

- Your Social Security Number
- Your birth certificate
- Names, addresses/phone number of doctors/hospitals/clinics where you received medical care
- Name of medications
- Laboratory and test results
- Summary of where you worked/kind of work
- Proof of income and resources