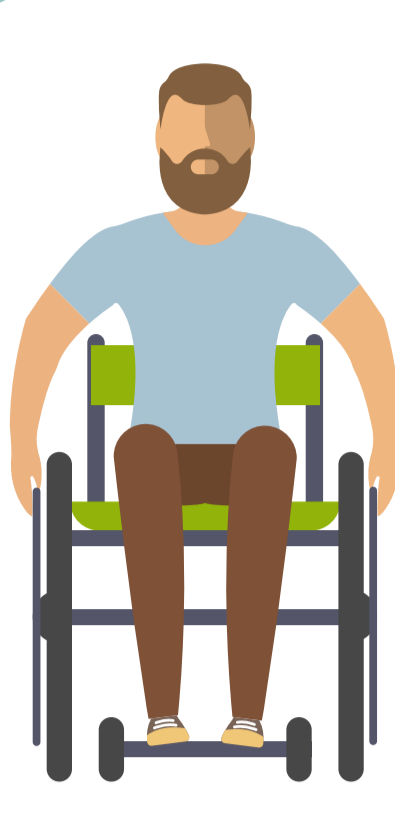


About the Social Security Disability Program

#1



MYTH:

The young and healthy don't have to worry about becoming disabled.

FACT:

Disability can strike anyone at any age. According to statistics cited by the Social Security Administration (SSA) website:

the sobering fact for 20-year-olds, insured for disability benefits, is that more than 1-in-4 of them becomes disabled before reaching retirement age.

#2

MYTH:

Only physical disabilities can qualify for Social Security Disability Insurance (SSDI) benefits.

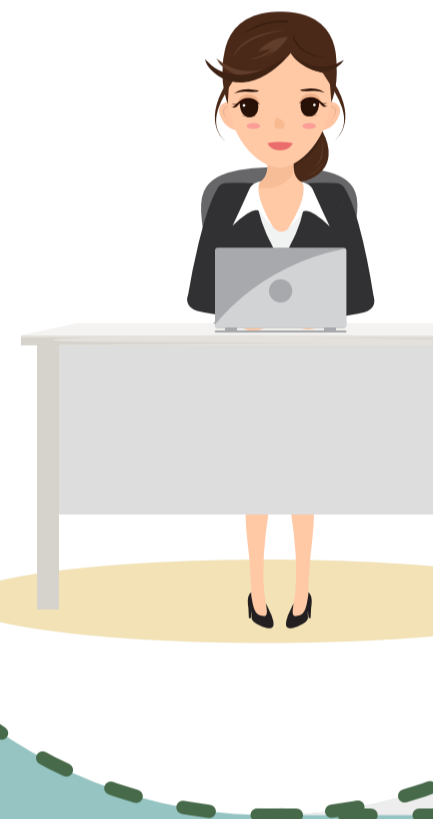


FACT:

While less common than physical disabilities, there are many Americans who collect benefits based on psychological disorders that limit their ability to function.

For example, in the SSA's Annual Statistical Report On the Social Security Disability Insurance Program, 2015 edition, it was noted that there were a total of 1,394,271 people receiving benefits for mood disorders, 858,197 beneficiaries for intellectual disabilities, and 502,114 beneficiaries for schizophrenic and other psychotic disorders.

#3



MYTH:

Once you're on disability, you'll never work again.

FACT:

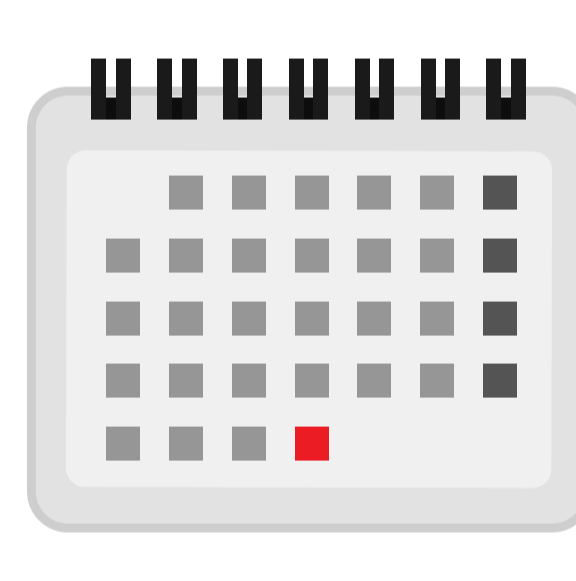
The SSA actively encourages disabled workers to rejoin the workforce once they're able. The SSA's voluntary Ticket to Work program can help disabled workers find new jobs that can accommodate their limitations.

Also, many disabling conditions aren't permanent—some can improve enough to allow a previously disabled worker to return to the work force. In December of 2015, benefits were terminated for 802,501 beneficiaries.

#4

MYTH:

No matter how serious your condition is, there's always a really long wait to receive benefits.



FACT:

While there is a 5-month waiting period from when you first become disabled to when you can first start receiving benefits, the application process itself isn't always slow.

The SSA has a compassionate allowances program for people with certain clearly disabling conditions that fast-tracks them for approval.

#5



MYTH:

If you're rejected for SSDI benefits, then you're out of luck.

FACT:

There are some strict requirements to get SSDI, such as a history of work test, a duration of work test, and many other considerations. If you're rejected for SSDI, however, that doesn't mean you're out of luck. Some rejections are made for minor technical reasons that you can fix.

Or, if you're rejected because of a lack of work history, there are other assistance programs such as Supplemental Security Income (SSI), which can pay benefits to disabled workers. If you're rejected for benefits, don't give up! Consider finding a disability advocate to help you review your case and guide you through your options.

#6

MYTH:

Everyone gets paid the same Social Security benefit.



FACT:

SSDI benefit payments are based on your previous earnings, up to a certain cap that's adjusted from year to year. The SSA indexes your average earnings to account for changes in average wages since the year the earnings were received. Then, Social Security calculates your average earnings for the 35 years where you earned the most Social Security taxed income. If you worked less than 35 years total, the SSA averages all of the years where you had Social Security income deductions.

Your monthly benefit under SSDI is based on the formula that the SSA applies to the average of your earnings for your 35 highest-earning work years. So, the more you made before becoming disabled, the bigger your monthly disability insurance payment will be (up to a set cap).