

## What is SSD?

SSD is short for Social Security Disability. It is a federal program that gives extra money each month to people who qualify.

## Who can qualify for SSD?

You qualify for SSD if you have a “total” disability, and you have:

- Worked long enough and recently enough, and
- Paid enough in social security taxes.

Other people may also qualify for SSD, including:

- People with low or no vision
- Widows or widowers with disabilities
- Children with disabilities
- Wounded military service members

## What is a total disability?

Your disability is considered “total” if:

- You cannot do the work you did before,
- You cannot adjust to other work because of your disability, and
- Your disability will probably last for at least 1 year or cause you to die.

## Can my family get SSD, too?

If you start getting SSD benefits, some of your family members may qualify for SSD too, including:

- Your spouse (or divorced spouse)
- Your children
- Your disabled child/ren

## How much SSD can my qualified family members get?

Each family member may be able to get up to 50% of your monthly SSD benefit. Their benefit amount depends on:

- Your SSD benefit amount, and
- The number of family members who qualify.

## Can I start receiving SSD as soon as I become disabled?

No. There is a 5-month waiting period.

## How long can I continue to receive SSD?

In most cases, you can receive SSD until your medical condition improves and you can work again.

## How does Social Security decide if my disability qualifies?

The Social Security Administration evaluates medical information provided by you, your health care providers, and their own health professionals, who will give you a medical exam.

## How much will my SSD benefit be?

If you qualify, your benefit will be based on your age and your average lifetime earnings. To know how much your benefit would be, use the Social Security Administration’s online benefit calculator:

[www.ssa.gov/planners/benefitcalculators.htm](http://www.ssa.gov/planners/benefitcalculators.htm)

## If I qualify for SSD, can I get other benefits?

It depends. You can receive other benefits if those benefits are from allowed sources, such as:

- A private pension or private insurance
- Veterans’ benefits
- State or local benefits (if Social Security taxes were deducted from your paycheck)
- SSI (Supplemental Security Income)

## What if I disagree with SSD’s decision?

If you think the decision about your SSD benefit was incorrect, you have a right to appeal. There are lawyers who specialize in disability law. For a referral, contact your local Legal Aid office.

## What do I need to apply for SSD?

Have these things available:

- Certified copy of your birth certificate
- Proof of your legal immigration status if you were not born in the U.S. or in a U.S. territory \*
- Social Security numbers for you, your spouse, and minor children
- Your W-2 or tax return from last year
- Your medical records (military and civilian)
- Proof of all other benefits you receive
- Form DD 214, if discharged from the military
- Your savings or checking account number to set up direct deposit

\* Including Puerto Rico, American Samoa, Northern Mariana Islands, and the U.S. Virgin Islands.

## How do I apply for SSI?

**Call** the Social Security office from 7 a.m. to 7 p.m., Monday through Friday:

**(800) 772-1213**

**TTY (800) 325-0778**

**Internet:** Go to the SSI web site: [www.ssa.gov/ssi](http://www.ssa.gov/ssi)

**In person:** Go to your local Social Security office.

For locations, call Social Security or go to: [www.ssa.gov/reach.htm](http://www.ssa.gov/reach.htm)

## For more information...

Visit: [www.ssa.gov/applyfordisability](http://www.ssa.gov/applyfordisability)