

security disability benefits even if he is eligible for payments from his military organization based on the same period of service.

- Railroad work can count toward social security disability benefits only if the worker had fewer than 120 months of railroad service and is not eligible for a railroad retirement annuity.

How Disabled Must You Be?

To be eligible for disability insurance benefits, or to receive childhood disability benefits, you must have an illness or injury which is so severe that in the words of the law, it makes you unable to "engage in any substantial gainful activity." It must be a physical or mental condition which is expected to continue indefinitely.

To be eligible for disability insurance benefits, your disability must have lasted for 6 full calendar months or more and must have begun at least 6 full calendar months before the month in which you reached age 65.

If you can't do your regular work, but can do other substantial gainful work, you cannot qualify under these disability provisions.

If your condition is a temporary one and is expected to improve with medical treatment so that you will be able to return to work, you cannot qualify under these disability provisions.

If you are doing substantial gainful work despite your condition, you will not be eligible to receive disability benefits.

The rules in the social security law for deciding whether a person is disabled are different from the rules in some other Government and private disability programs. This means that some people, receiving payments for "total disability" from another Government agency, or from a private company, may not be found eligible under the social security law.

There is a special provision for people who are totally blind. If you are totally blind (as defined in the social security law) but are able to work anyhow, you may have your social security record frozen.