

DISABILITY PAYMENTS

If you become disabled before age 65, you may qualify for monthly disability benefits, and certain members of your family may also be paid monthly benefits.

How Disabled Must You Be?

To be found disabled under the social security law, you must have a condition so severe that, in the words of the law, it makes you unable to "engage in any substantial gainful activity." If you can't do your regular work, but can do other substantial gainful work, you cannot qualify under these disability provisions.

Your disability must be the kind of physical or mental condition which will show up in medical examinations or tests. It must have lasted for at least 6 months and be expected to continue for a long and indefinite time.

How Much Work Is Required?

To get disability insurance payments, you must have social security credit for at least 5 years of work in a 10-year period ending when you are disabled.



Proof of Your Disability

If you ever apply for disability insurance benefits, your social security office will give you a medical report form to have filled in by your doctor or by a hospital or clinic where you have had treatment. You are responsible for whatever charges the doctors or the hospital may make for their services.

The Amount of Your Disability Benefit

The amount of your monthly disability insurance payment is the same as the amount of the old-age insurance benefit you would get if you were already 65. Figure your average earnings as if you reached 65 (62 if a woman) at the time you became disabled (see page 4). For more detailed information, ask your local social security office for a copy of Booklet 29, "If You Become Disabled."

