

DISABILITY BENEFITS

By Social Security Administration

Disability is something most people do not like to think about. But if you're not able to work because you have a medical condition that is expected to last at least one year or result in death, you may be able to get Social Security disability benefits. Here's what you need to know.

You should apply for disability benefits as soon as you become disabled. It can take months to obtain all your medical records and process an application for disability benefits (three to five months, on average).

Generally, the information we need includes:

- Your Social Security number;
- Your birth or baptismal certificate;
- Names, addresses, and phone numbers of the doctors, caseworkers, hospitals, and clinics that took care of you, and dates of your visits;
- Names and dosage of all the medicine you take;
- Medical records from your doctors, therapists, hospitals, clinics, and caseworkers that you already have in your possession;
- Laboratory and test results;
- A summary of where you worked and the kind of work you did; and
- A copy of your most recent W-2 Form (*Wage and Tax Statement*) or, if you are self-employed, your Federal tax return for the past year.

IMPORTANT--Do not delay filing for disability benefits if you don't have all the above information in your possession. Social Security will assist you in getting the necessary documents, including obtaining your medical records.

The fastest and most convenient way to apply for disability is online at www.socialsecurity.gov/applyfordisability. You can save your application as you go, so you can take a break at any time.

If you prefer, you may call our toll-free number, 1-800-772-1213, to make an appointment to apply at your local Social Security office or to set up an appointment for someone to take your application over the phone.

If you are approved for disability benefits, that doesn't mean you'll never return to work. Social Security has special rules called "work incentives" that allow you to test your ability to work.

Learn more about disability benefits and take advantage of the helpful Disability Starter Kit at www.socialsecurity.gov/disability.

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