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## Your Social Security Disability Case

### Introduction

If you have had the misfortune of suffering a catastrophic illness or injury and are unable to work, you may be eligible to apply for Social Security disability benefits. Social Security offers more than just retirement benefits. If you have worked for a long enough period of time (usually 5 out of the past 10 years), and expect to be out of work for a 12-month period, you may be eligible to submit an application for Social Security disability benefits.

This handbook focuses on Social Security disability benefits. There are advantages to applying if you are eligible. First and most importantly, it provides a form of income in the event that you are unable to work on a long-term basis. The majority of workers who are injured or ill as the result of a disability do not have private, long-term disability policies to supplement their income. The receipt of Social Security disability benefits provides a means for individuals to supplement their income while they are unable to work. The amount of the benefit varies by individual. The monthly benefit is based on how long a person has worked and how much money the person has earned. The best way to find out what you would be entitled to in the event you are disabled is to refer to your annual **Earnings Statement** from Social Security. A sample Earnings Statement is located on pages 23 & 24.

This statement informs you on what you would be able to collect monthly if found disabled. It also provides information on early retirement benefits and full