

# NAVIGATING SOCIAL SECURITY DISABILITY INSURANCE (SSDI)



We've broken down the tricky parts of Social Security Disability Insurance - here's what you need to know.

## What is SSDI?

**\$** SSDI is a government benefit that provides monthly payments to Americans living with disabilities who are no longer working. **\$**



About 8.5 million Americans draw benefits from SSDI per year -- you are not alone!

## Will I Qualify?

Were you working and reporting a salary within the last 10 years? ✓

- OR -

Did you work and report a salary the year before your diagnosis? ✓

### Great! You're On Your Way to Qualifying. Here's How it Works:

Qualification works on a credit system. If you or a loved one had a job covered by Social Security before your disability, you were earning credits toward this benefit through your salary. It's like a shopper's rewards card: the longer you worked, the more credits you earned!



**\$5,880 of Income Earned**  
(Per Year; Subject to Change)

**4 Credits Earned**  
(Maximum per Year)

Qualification is based on credits you've earned. Check out this helpful chart:

**If your disability began at age:**

31-42

●●●●● = 20 Credits  
5 Years of Work, Or Less

44

●●●●●● = 22 Credits  
5.5 Years of Work

46

●●●●●●● = 24 Credits  
6 Years of Work

48

●●●●●●●● = 26 Credits  
6.5 Years of Work

50

●●●●●●●●● = 28 Credits  
7 Years of Work

52

●●●●●●●●●● = 30 Credits  
7.5 Years of Work

54

●●●●●●●●●●● = 32 Credits  
8 Years of Work

56

●●●●●●●●●●●● = 34 Credits  
8.5 Years of Work

58

●●●●●●●●●●●●● = 36 Credits  
9 Years of Work

60

●●●●●●●●●●●●●● = 38 Credits  
9.5 Years of Work

62 & Older

●●●●●●●●●●●●●●● = 40 Credits  
10 Years of Work

\*\* If you received a diagnosis before the age of 21 or through the age of 31, you can STILL qualify! Fewer credits are needed to receive benefits, ranging from 6 - 20.

## How Do I Access Benefits?



Apply in person at your local Social Security office.



Call 1-800-772-1213 to complete your application by phone. This option is available Monday-Friday, 7 AM to 7 PM, EST.



Complete your application online.

## How Will This Impact My Finances?

Great question! You can expect an average of the salary you or your disabled loved one earned over total working years to determine the value of each monthly payment.

**Here's what SSDI benefits could look like:**



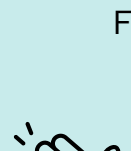
**Average Support Benefit Payments of \$1,277 Each Month!**

For more info on how benefits are calculated, click [HERE](#).

**Here's when you could expect benefits to start:**



After approval, your first Social Security benefit will be paid on the first full month a disability diagnosis date.



People with ALS now receive high priority for SSDI and Medicare benefits!

- [Medicare Vs. SSDI](#)
- [Benefits for Homemakers](#)
- [Disability Starter Kit](#)
- [SSDI Support for Loved Ones](#)

Remember, we're always here to help!

866.942.6257  
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