

What are Social Security Benefits?

Social Security benefits provide a minimum income for eligible workers and their families when the worker retires, becomes disabled, or dies. Social Security can also provide an income for the elderly and disabled who have limited income and resources.

What Types of Benefits are Available, and What are the Eligibility Requirements?

Social Security Retirement

General eligibility for retirement benefits begins when you reach age 65-67, depending on the year you were born. Eligibility and the amount of benefits you can receive also depend on how long you have contributed to the program as a worker, and when you last worked. If you are qualified for retirement benefits, you may choose to begin receiving benefits as early as age 62. However, if you decide to receive benefits before your full retirement age, your monthly amount will be reduced.

Survivors Benefits

Social Security offers Survivors benefits to help offset the financial cost to families when a wage earner dies or becomes disabled, much like a life insurance program. The wage earner must have earned enough quarters of work to be qualified for these benefits. Survivors benefits may be available to you if you are a widow(er), a surviving divorced spouse, a minor or disabled child, or a dependent parent of a deceased worker.

Social Security Disability

Disability benefits are available for workers who were recently employed and have a minimum number of work credits and quarters of coverage. Applicants must also prove that they are disabled. Under Social Security's rules, disability means that you are unable to perform substantial work as a result of your physical or mental impairments. In order to be qualified for benefits, your disability must last (or be expected to last) for at least 12 months.

Supplemental Security Income Benefits (SSI)

The SSI program provides a monthly income to blind, disabled, or elderly (65 or older) persons who have limited income and resources. SSI does not require that you work under Social Security to be eligible. However, there are limits on the amount of income you and your spouse may receive while collecting SSI benefits, and your countable assets may not exceed \$2000 if you are a single person. If you are married, your countable assets may not exceed \$3,000. There are some assets (such as the house you live in) that Social Security will not count towards your asset limit.

How do I Begin the Application Process?

If you are over the age of sixty-five, blind, disabled or think you may be eligible to collect benefits on behalf of a worker, you should apply for benefits at the Social Security office nearest you. If you think you may be qualified, you should apply as soon as possible.

You can also start an application by calling the Social Security Administration's toll free telephone number, 1-800-772-1213, or by going on line to www.ssa.gov

Once you apply, Social Security will collect all of the documentation they need to make a decision on your case, such as proof of earnings, or medical evidence of disability. They may send you additional forms to fill out, requests for information, or they may even request that you go to a doctor's appointment at Social Security's expense. A written decision will be sent to you in the mail. This process should take about 90 days, but it can often take longer. It is very important that you notify Social Security (preferably in writing) of any changes in your address or telephone number during this time period.

If you are denied and you think you are eligible, you should file an appeal within sixty days of the date of the initial decision. It is very important to read any letters you receive from Social Security carefully and follow the time periods given in the letters. If you miss a deadline to appeal, it is possible that you may lose the right to some benefits. When you file an appeal with Social Security, it is highly recommended that you obtain a receipt from the agency to prove that your appeal was submitted. Keep all of your Social Security letters and papers together. If possible, keep a copy of anything you send them.

If Social Security continues to deny your case, you can request a hearing before an Administrative Law Judge. You will be able to explain your case to the judge, and the judge will make a new decision about whether you qualify for benefits. You have the right to an attorney to help you with your hearing.

You should contact SSA or a Legal Services Office for more information about the correct appeal steps. [Contact Legal Services](#) for possible legal representation.

[More Social Security information](#) can be found at the Social Security Administration website. In particular, see [What You Need To Know When You Get Disability Benefits](#), [Who may get benefits](#), [how to apply](#) and [what you need to know once benefits start](#), and the Supplemental Security Income program for low-income persons.

Notice

This material was prepared by Missouri Legal Services lawyers. June, 2012.

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