

WHAT IS SOCIAL SECURITY?

Social Security is a federal insurance program which pays money to workers who have reached retirement age or become disabled, or to certain dependents of workers who have retired, become disabled or died.

WHO IS ELIGIBLE?

1. Retirement Benefits:

Social Security pays retirement benefits to workers who are least 62 years of age, have retired because of age, and who have paid enough into the system to be insured for benefits. The amount of your check is based on the total amount you have contributed. If you are 62 years old, you need to have worked full-time and been covered under Social Security for at least 10 years to be qualified for retirement benefits. Monthly benefits are lower for your whole life if you retire before "full retirement age." If you were born in 1937 or earlier, "full retirement age" is 65 years old; if you were born from 1938-1942, "full retirement age" is 65 and 2 months to 65 and ten months; if you were born between 1943 and 1954, "full retirement age" is 66 years old; if you were born from 1955-1959 "full retirement age" is 66 and 2 months to 66 and ten months; if you were born 1960 or later "full retirement age" is 67.

2. Survivor's Benefits:

Social Security pays survivor's benefits to certain dependents of deceased workers who paid into Social Security. If you are a survivor of a deceased worker, you are eligible to receive benefits if the worker was insured for benefits at the time of his or her death and you are:

- a. A deceased worker's spouse, age 60 or older, or between the ages of 50 and 60 and disabled;
- b. A deceased worker's spouse taking care of the deceased worker's child, and the child is under 16 or disabled;
- c. An unmarried child of a deceased worker who is under the age of 18 (19, if a full-time student in elementary or secondary school);
- d. A child with a disability of a deceased worker and the disability began before the age of 22;
- e. A grandchild of a deceased worker who was financially dependent on the worker; or
- f. A deceased worker's parent who is now age 62 or older and who was financially dependent on the worker.

3. Disability Benefits:

Social Security pays disability benefits to workers who have a physical or mental disability which prevents them from working and is expected to last at least a year or result in death. To be eligible, you must have paid enough money into the system to qualify for coverage.

4. **Benefits for Children With Disabilities:**

Someone who is 18 years or older with a disability that began before the age of 22 and who has a parent who is a deceased, disabled or retired worker may be eligible for Social Security benefits on the earnings record of this parent. If a child with a disability was receiving benefits on the work record of a deceased, disabled or retired worker as a minor child, s/he may be eligible to continue to receive benefits. If the child received SSI until getting this Social Security benefit, then his/her Medicaid eligibility should usually continue.

TO APPLY:

You may apply for Social Security benefits through your local Social Security office. For more information, call the Social Security Administration, Toll Free 1-800-772-1213 or 1-800-325-0778 (TTY)

APPEALS:

The first time you file an application, it is called the **initial claim**. If your initial claim for Social Security is denied, you may appeal. After either one or two appeals, you can have a **hearing** before an **Administrative Law Judge**. At the hearing level you should have an experienced attorney or paralegal represent you. There are other steps in the appeals process beyond this. **It is very important to file your appeal within the time stated in the letter you get from Social Security.** File your appeal in writing and keep a copy.

For Assistance:

**For Assistance: Call TOLL-FREE 1-800-960-7705 (Voice or Relay)
8325 Oak Street, New Orleans, LA 70118
Visit our website at <http://www.disabilityrightsla.org/>**

Serving Louisianians, Statewide

To request services in Vietnamese, call 1-800-960-7705, extension 4.

Để đòi hỏi những công tác (dịch vụ) bằng tiếng Việt, xin gọi 1-800-960-7705, mở rộng 4.

For information in Spanish please call 1-800-960-7705, ext. 3. Para información en español por favor llame 1-800-960-7705, ext. 3.