

Social Security Questions-Answers

By D. C. Nichols
Field Representative

Q. I have a friend who has been paying social security for many years but recently had a heart attack and can't work any more. He's married and has a 16-year old child. He's only 60 though and can't get his retirement for two more years... What is he supposed to do until he's 62?

A. He should contact the Social Security office right away. Benefits are payable to a worker who gets disabled at any age, if he's met the work requirements. Benefits may also be paid to his wife and child or children.

Tell your friend to get in touch with our office at once.

Q. I am a disabled Vietnam veteran and definitely cannot work. Is it possible I could receive something from the Social Security Administration?

A. It's very possible. We can tell for sure only if you file a disability claim.

Q. I hear that young workers who become severely disabled don't need as much work under Social Security to apply for benefits as older workers. Is this true?

A. Yes, it is. Anyone who becomes disabled before he is 24 may qualify for disability benefits with just 1 1/2 years of work, whereas people 31 or over need 5 years of work credits under Social Security in the 10 years before they've become disabled. Obviously, this part of the law protects young people who likely haven't had

the chance to work as long as 5 years.

Q. I recently had a heart attack and my doctor told me I'll never be able to work again. He advises me to file a claim for social security benefits for disability. I am 47 years old. If I qualify for benefits will my check be "reduced"?

A. No. Your benefit will be figured as if you were 65 at the time you became disabled. In other words you would get full, unreduced benefit checks.

Q. I'm badly disabled since I had an accident last month. Must I wait 6 months before I can file an application?

A. No. You can and you should file your disability claim at once. This will enable us to process your application as soon as possible so that, if you're due disability benefits, they can begin without delay after the end of the 6-month waiting period.

Q. When I got disabled 7

or 8 months ago one of your representatives came to the hospital and took my claim. But when my checks started I got only one month's benefit. When will I get a "lumpsum" check for the months I had to wait?

A. As a disability beneficiary you won't get such a lump sum payment. A person must be disabled for 6 full months before his checks can begin, and there is no payment due for this period.

In your case, since you applied early during the waiting period your claim was approved before the end of the period, and therefore your monthly checks started promptly.

Q. I am receiving disability benefits. Since I have to go to the hospital often, can I get Medicare to pay for my hospital bills? I am 55 years old.

A. No. To be eligible for Medicare you must be 65.

Ray Promoted At Chemical Co

Norman Ray has recently been promoted from development engineer to instrument engineer at The Dow Chemical Company's Louisiana Division Maintenance Department.

A native of Burnsville, North Carolina, he has been with Dow since June, 1968, when he was employed as a development engineer with the special assignment program.

Ray, the son of Mr. and Mrs.

Roy W. Ray of Burnsville, N. C., is a graduate of East Yancey High School and the North Carolina State University where he received his Bachelor of Science degree in mechanical engineering in 1968.

He is a member of the American Society of Mechanical Engineers, the Instrument Society of America, and the Baton Rouge Power Squadron. Ray resides in Baton Rouge.

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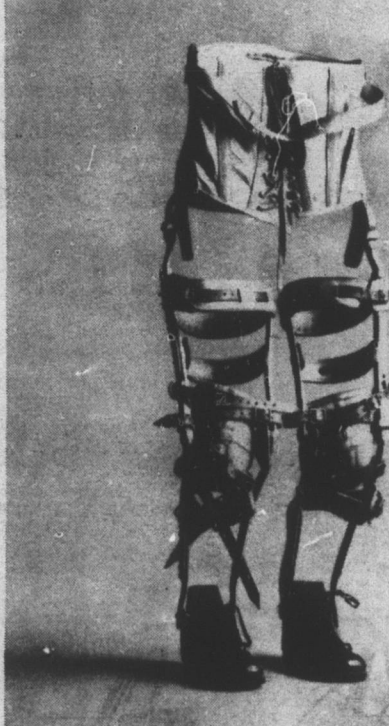
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Scientists are beginning to penetrate the mystery of this tragic disease. Today there is some hope for the children who must wear these braces every day. That hope lies in MDAA's massive research program.

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Muscular Dystrophy Associations of America, 1790 Broadway, New York, N.Y. 10019