

# Social Security Questions And Answers

By Jack Britt  
Field Representative

**Q.** I retired at age 62 and filed for social security. I am now 67 and recently became totally disabled. Can I qualify for disability?

**A.** No. No disability payments are made after age 65. Social security disability benefits are transferred to regular retirement benefits at age 65. In your case there would be no advantage to claim disability.

**Q.** I receive disability from social security. Last week my former employer offered me a part-time job. I would like to help him out and think that I could do the job. What should I do?

**A.** The decision to return

to work is yours, but you may wish to consult your doctor first. If you do return to work, you must notify Social Security even though the work is only part-time. Social security will review your case to determine if your benefits should be stopped or if you can qualify for a trial work period. If you qualify for a trial work period, you are allowed to work for as many as nine months either full or part time and still receive disability benefits. After working nine months your case will be re-examined.

**Q.** I accidentally fell and broke my leg and two ribs 3 weeks ago. My doctor has advised I can't return to work for at least three months. Could I

get social security disability benefits?

**A.** No. To receive social security disability benefits, your condition must be so disabling it is expected to prevent you from working for at least 12 months or is so severe it may end in death. Based on the information you gave, you could not qualify. However, should you develop complications from the broken leg and ribs, or your doctor feels you may not be able to work for 12 months or longer, you should file for social security disability benefits.

**Q.** I am in my early 50's and haven't worked in 8 years. I filed for disability benefits & was turned down. Social Security said I did not have cre-

dit enough. I worked 16 years straight before I quit.

**A.** Your claim was probably denied because you had not worked enough during the ten-year period ending with the time you became disabled. Persons that are over age 31 when they become disabled must have worked for at least five years

during the ten-year period ending with the time they become disabled to be eligible for disability benefits. You stated that you hadn't worked in eight years and if you first became disabled less than three years ago, you would not be eligible for disability benefits.

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