

New Social Security Law On Disability Explained

Working people have a new kind of disability protection under a recent change in the social security law. It is a means of keeping their rights to old-age and survivors insurance intact during a prolonged period during which sickness or injury keep them from doing any kind of gainful work.

Until the law was changed, a worker whose earnings were cut off by totally disabling illness or injury might find the amount of his social security benefits cut down to the minimum monthly payment by the time he reached 65 and was eligible to start getting them. In many cases, too, a long period of no earnings because he was not able to work could mean that the worker might end up with too few years of social security credit to qualify for benefits at all. This would mean a complete loss of his old-age and survivors insurance benefit rights.

The new provision works like this: — If you're totally disabled for work six months or more before you were 65 and your doctor believes that your disability will continue indefinitely, you can apply to have your social security earnings record "frozen" for the period of your disability. If you meet the requirements explained below, your old-age and survivors insurance rights are protected for as long as you are disabled.

When the time comes for figuring up the monthly benefits payable to you and to your family when you reach 65, or to your survivors in case of your death, the years when you were disabled, and therefore not working, will not be counted against you. In determining whether you have met the work requirements, and in figuring the benefit amounts, the effect will be the same as if you had

reached 65 on the day your disability began.

The provision keeps your old-age and survivors insurance in force if you should become totally disabled, just as many life insurance policies provide that your insurance rights will not lapse during a period of total disability. The present law provides for benefit payments. If you qualify, upon filing a claim after you become age 65.

The old-age and survivors insurance program is financed by the two per cent deducted from your wages plus the matching two per cent your employer pays. If you work for yourself, the amount of your social security tax is three per cent. If you have no earnings, the payment of the social security taxes stops. But by taking advantage of the "disability freeze" provision of the new law, you can protect your bene-

fit rights while you are unable to work.

There are, of course, some conditions to be met in order to qualify for this "disability freeze":

The employed or self-employed person must have a record of fairly good and steady work under social security: five years of work out of the 10 years before he was disabled, one and one-half years of work in the three years before he was disabled.

His disability must be one that can be determined by medical evidence. It may be either severe mental or physical disability which makes him unable to do any substantial gainful work, or it may be blindness. He must apply to the social security office to have his earnings record "frozen" while he is disabled and after he has been disabled 6 months or more.

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