

What You Should Know About Social Security Benefits

The Social Security Administration is responsible for the payment of social security benefits under the social security system in the United States. There are several categories of social security benefits, depending on the need that it seeks to address. Benefits may be payable to persons who have attained the stated pension age, or may be sick pay benefits to employees who are unable to work owing to chronic illnesses. Some segments of society can receive social security benefits through some specific clauses addressing that segment. For instance, the disability benefits are available for workers unable to continue their existing jobs, once they cross a required duration at work (calculated as credits). Disability benefits are paid through two programs: the Social Security disability insurance program and the Supplemental Security Income (SSI) program.

The main criteria for availing social security benefits is that the person claiming the benefit is unable to work or has to stop working due to a medical condition that may last up to an year or result in death. However, the persons earning above a certain quantum of salary will not be considered for social security benefits. The administrations Update (Publication No. 05 10003) stipulates the cut off amount for the present year and this amount changes from year to year depending upon the economic conditions. There is no provision for partial disability under the Social Security Act. If the individual cannot perform the work he was able to in the past, the State agency looks to see if other alternative employment can be arranged. It evaluates the persons medical condition, age, education, past work experience and any skills that may fit another role. Should such efforts prove fruitless, and the agency is unable to provide the person with an alternative to earn his livelihood, the status of the employee as disabled would still be considered by the agency. However, with individuals over 50 years of age, the State rules are more relaxed and they may have a much better chance of winning some benefits. Even persons with low paying part time employment and consequently negligible savings have a good chance at obtaining social security benefits.

About the Author

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