

BE PREPARED WHEN DISASTER STRIKES

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For many of us, preparing for winter involves pulling out heavy coats from the closet and making sure our vehicle is ready for intense weather. Whether your winter brings snow, ice, or flooding, you need to be prepared.

Preparing for a possible physical or mental disability is the same. Many people don't think of disability as something that could happen to them. Statistics show the chances of becoming disabled are greater than most realize. Fifty-six million Americans, or 1-in-5, live with a disability. Thirty-eight million Americans, or 1-in-10, live with a severe disability. A sobering fact for 20 year-olds is that more than a quarter of them will become disabled before reaching retirement age. Disability can happen to anyone. But who is prepared?

When disability does happen, Social Security can help people meet their basic needs. Our disability programs provide financial and medical benefits for those who qualify to pay for doctors' visits, medicines, and treatments. Today there are over nine million people receiving benefits from Social Security Disability. You can learn more about how you might be covered if you are disabled at www.socialsecurity.gov/planners/disability.

Social Security pays benefits to people who worked and paid Social Security taxes, but who can no longer work and whose medical condition meets the strict definition of disability under the Social Security Act. A person is considered disabled under this definition if he or she cannot work due to a severe medical condition that has lasted or is expected to last at least one year or result in death.

The person's medical condition must prevent him or her from doing work that he or she did in the past, and it must prevent the person from adjusting to other work based on their age, education, and experience.

Supplemental Security Income (SSI), our other disability program, is a needs-based program for people with limited income and resources.

You can find all the information you need about eligibility and benefits available to you by reading our publication, *Disability Benefits*, available at www.socialsecurity.gov/pubs.

While extreme winter weather may not affect all of us, the risk of being disabled and needing help isn't based on geography. Chances are you know someone who is disabled or perhaps you live with a disability. If you wish to help a friend or family member — or need to plan for disability yourself — visit www.socialsecurity.gov/disability.