

<https://www.disability-benefits-help.org/>

## **Union Memberships and Social Security Disability**

If you have been injured at work, you may be entitled to more benefits than just workers' compensation. [Social Security disability benefits](#) are available for employees who have serious illnesses or catastrophic injuries that prevents them from working for at least one year. Here are some steps you can take to see if you qualify for both Social Security and workers' compensation after a serious workplace accident:

### **Step One: Confirm You'll Be Out of Work for One Year**

Social Security disability benefits differ from workers' compensation in a few ways. One of the biggest differences is to receive Social Security disability benefits, you'll need to prove that your disability renders you unable to work and earn income for at least 12 months. This means that a broken limb or strained back will not qualify for disability benefits, even if they qualify for workers' comp.

### **Step Two: See If Your Disability Medically Qualifies**

Many disabilities qualify for workers' compensation, but eligibility for Social Security is a little stricter. A condition must be serious enough for you to be unable to earn \$1,190 per month (before taxes) to qualify for Social Security. For many people, this means conditions like carpal tunnel syndrome or a tennis elbow will not qualify.

The SSA maintains an online resource, known colloquially as the "[Blue Book](#)," to determine whether not claimants are eligible for Social Security benefits. Conditions that may affect rail workers that qualify for benefits include:

- Amputation
- Paralysis
- Lung cancer or mesothelioma

Because every medical listing can be [found online](#), you can review the Blue Book with your doctor to see where you may be able to qualify.

### **Step Three: Determine How Your Workers' Comp Benefits Affect Social Security**

While you can receive both workers' compensation and Social Security disability at the [same time](#), the two benefits will affect one another. You cannot receive a

combination of both Social Security and workers' compensation benefits equaling more than 80% of your pre-injury income.

For example, let's say that you earned \$4,000 per month before your workplace injury. You receive workers' compensation benefits for \$2,500 per month. You're also approved for \$2,000 of monthly disability benefits. Because your combined benefits equal more than your pre-injury income, your Social Security payments would be reduced to approximately \$1,200. If you stop receiving workers' compensation, your Social Security benefits would be increased to your full entitlement.

### **Starting Your Application**

The easiest way to apply for Social Security benefits is online on the [SSA's website](#). If you'd prefer to speak with someone in person, you can also apply at your closest [Social Security office](#). Call the SSA toll free at 1-800-772-1213 to make an appointment to apply online.

Lump-sum workers' compensation benefits can affect Social Security disability payments, so be sure to report any changes in income to the SSA. It's also important to note that it'll take at least five months to start receiving Social Security benefits, so be sure to apply as soon as you know you'll be out of work for an extended period of time.

### **Resources Found Via:**

- <https://www.ssa.gov/planners/disability/index.html>
- <https://www.disability-benefits-help.org/glossary/social-security-blue-book>
- <https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>
- <https://www.disability-benefits-help.org/faq/workers-compensation-and-social-security-disability-benefits>
- <https://secure.ssa.gov/iClaim/dib>
- <https://secure.ssa.gov/ICON/main.jsp>