



Social Security

# If You Are Blind Or Have Low Vision— How We Can Help

2009

[www.socialsecurity.gov](http://www.socialsecurity.gov)

## Contact Social Security

### Visit our website

Our website, [www.socialsecurity.gov](http://www.socialsecurity.gov), is a valuable resource for information about all of Social Security's programs. At our website you also can:

- Apply for certain kinds of benefits;
- Get the address of your local Social Security office;
- Request a *Social Security Statement*, a replacement Medicare card or a letter to confirm your benefit amount; and
- Find copies of our publications.

### Call our toll-free number

In addition to using our website, you also can call us toll-free at **1-800-772-1213**. We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day. If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

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## **If you are blind or have low vision**

If you are blind, we have special rules that allow you to receive benefits when you are unable to work.

We pay benefits to people who are blind under two programs: the Social Security disability insurance program and the Supplemental Security Income (SSI) program. The medical rules we use to decide whether you are blind are the same for each program. Other rules are different. We explain the different rules for each program below.

### **You can get disability benefits if you are “legally blind”**

You may qualify for Social Security or SSI disability benefits if you are considered “legally blind.” We consider you to be legally blind if your vision cannot be corrected to better than 20/200 in your better eye, or if your visual field is 20 degrees or less in your better eye.

### **You can get disability benefits even if you are not legally blind**

If your vision does not meet the legal definition of blindness, you may still qualify for disability benefits if your vision problems alone or combined with other health problems prevent you from working. For Social Security disability benefits, you also must have worked long enough in a job where you paid Social

Security taxes. For SSI payments based on disability and blindness, you need not have worked, but your income and resources must be under certain dollar limits.

## **How you qualify for Social Security disability benefits**

When you work and pay Social Security taxes, you earn credits that count toward future Social Security benefits.

If you are legally blind, you can earn credits anytime during your working years. Credits for your work **after** you become blind can be used to qualify you for benefits if you do not have enough credits at the time you become blind.

Also, if you do not have enough credits to get Social Security disability benefits based on your own earnings, you may be able to get benefits based on the earnings of one of your parents or your spouse.

For more information about Social Security disability benefits, contact us to get *Disability Benefits* (Publication No. 05-10029). This booklet also is available in Braille.

## **Disability freeze**

There is a special rule that may help you get higher retirement or disability benefits some day. You can use this rule if you are legally blind but are not getting disability benefits now because you are still working. If your earnings are lower because of your blindness,

we can exclude those years when we calculate your Social Security retirement or disability benefit in the future. Because Social Security benefits are based on your average lifetime earnings, your benefit will be higher if we do not count those years. We call this rule a “disability freeze.” Contact us if you want to file for this “freeze.”

## **You can get SSI disability payments**

SSI payments are based on need. Your income and resources must be less than certain dollar limits. The income limits vary from one state to another. You need not have worked under Social Security to qualify for SSI. Ask your local Social Security office about the income limits in your state and contact us for *Supplemental Security Income (SSI)* (Publication No. 05-11000). This booklet also is available in Braille.

## **You can work while receiving benefits**

A number of rules make it easier for people receiving disability benefits to work. These rules are called “work incentives.”

People getting Social Security disability benefits can continue to receive their benefits when they work as long as their earnings are not more than an amount set by law.

If you are receiving Social Security disability benefits and you are legally blind, you can earn as much as \$1,640 a month in 2009. This is

higher than the earnings limit of \$980 a month that applies to disabled workers who are not blind. The earnings limits change each year.

Additionally, if you are blind and self-employed, we do not evaluate the time you spend working in your business as we do for people who are not blind. This means you can be doing a lot of work for your business, but still receive disability benefits, as long as your net profit averages \$1,640 or less a month in 2009.

### **Work figured differently after age 55**

If you are age 55 or older and legally blind, we determine your ability to work differently than we do for people who are not blind. After age 55, even if your earnings exceed \$1,640 a month in 2009, benefits are only suspended, not terminated, if the work you are doing requires a lower level of skill and ability than what you did before you reached 55. We will pay you disability benefits for any month your earnings fall below this limit.

Different work incentives apply to people getting SSI.

For more information about all the work incentives for people who receive either Social Security disability or SSI disability, contact us and ask for *Working While Disabled—How We Can Help* (Publication No. 05-10095). This booklet also is available in Braille.

## Special services for people who are blind or have low vision

There are a number of services and products specifically designed for people who are blind or have low vision.

### **Social Security letters**

You can choose to receive letters from us in several ways. Just let us know which option you prefer. You can receive your letters:

- By regular mail only;
- By regular mail followed by a telephone call to explain the information in the letter; or
- By certified mail.

If you have a question about a Social Security letter, you may call our toll-free number, or call or visit your local Social Security office to ask for the letter to be read or explained to you.

### **Radio reading service**

We provide special tapes of our publications to local radio stations that offer reading services for their blind and low-vision listeners. To find out which stations in your area provide radio reading services, you should call your local Social Security office.



## Publications available in alternative formats

Many of our publications are available in Braille, audio cassette tapes, compact disks or in enlarged print for people who are blind or visually impaired. In addition to this publication, other publications available in alternative formats are:

- *Retirement Benefits*  
(Publication No. 05-10035);
- *Survivors Benefits*  
(Publication No. 05-10084);
- *Disability Benefits*  
(Publication No. 05-10029);
- *Supplemental Security Income (SSI)*  
(Publication No. 05-11000);
- *Working While Disabled—How We Can Help*  
(Publication No. 05-10095);
- *Working While Disabled—A Guide To Plans For Achieving Self-Support*  
(Publication No. 05-11017);
- *What You Need To Know When You Get Social Security Disability Benefits*  
(Publication No. 05-10153);
- *What You Need To Know When You Get Supplemental Security Income (SSI)*  
(Publication No. 05-11011);
- *Understanding The Benefits*  
(Publication No. 05-10024); and

- *A Summary Guide To Employment Support For Individuals With Disabilities Under The Social Security Disability Insurance (SSDI) And Supplemental Security Income (SSI) Programs* (Publication No. 64-030)—known as the “Red Book,” it provides a more detailed and technical explanation of work incentives than *Working While Disabled—How We Can Help* (Publication No. 05-10095).

To request copies of these publications in alternative formats, you can:

- Call us toll-free at **1-800-772-1213**. If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.
- Mail, call or fax your request to the Braille Services Team at the Social Security Administration:

Mailing address:

Social Security Administration  
Braille Services Team  
6401 Security Boulevard  
L1141 West Low Rise Building  
Baltimore, MD 21235

Phone numbers:

**410-965-6414** or **410-965-6407**

TTY number: **1-800-325-0778**

Fax number: **410-965-6413**

- Go to our website, [www.socialsecurity.gov/pubs/alt-pubs.html](http://www.socialsecurity.gov/pubs/alt-pubs.html).

Please have the following information available when you contact us:

- Title and publication number for the pamphlet or fact sheet you want;
- Your preferred format (Braille, audio cassette tape, compact disk or enlarged print); and
- Name, mailing address and telephone number for the person to whom we should send the requested publication.

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