



Disability Benefits

After Retirement in Florida



Table of Contents

Introduction PG.2

Qualifying Criteria PG. 3

Disability Benefits Post Retirement PG. 4

Disability Benefits and Retirement PG. 4

SSA Benefits and Credits PG. 5

How Does Early Retirement Affect My Disability Benefits? PG. 6

Reduced Widow(er)'s Benefit PG. 7

Conclusion PG. 8

Resources PG. 9

Intro

The Social Security Administration offers various benefit programs for those who are disabled or unable to financially or medically provide for themselves.

Of the programs the SSA provides, Disability and Retirement are two of the more well known benefits available; and, in order to receive either of the two benefits, you have to meet specific criteria to qualify.



Qualifying Criteria



The following are specific requirements established by the Social Security Administration that an applicant must meet in order to receive SSDI, SSI or Retirement benefits.

▼ SSDI Benefits

In order to qualify for Social Security Disability Income (SSDI), the applicant must have paid into Social Security Trust Funds via a payroll tax; therefore, the applicant will have had to be working for a specific time frame since this type of disability benefit functions similarly to an insurance program.

The other requirements for SSDI applicants is that their disability severely interferes with their ability to work and is listed in the SSA's [Blue Book](#).

▼ SSI Benefits

In order to qualify for Supplemental Security Income (SSI), the applicant must be a senior citizen (65+ years

old), blind or disabled with little means of income or property.

Similar to SSDI benefits, SSI applicants must also have a medically disabling condition listed in the SSA's [Blue Book](#) and be unable to work due to their disability.

▼ Retirement

Retirement benefits aren't contingent on the recipient suffering a disabling condition, but, instead, on turning a specific age, and they may choose to apply for retirement benefits prior to their full retirement age, or at their full retirement age; however, applicants who apply for early retirement will receive a lesser benefit amount. The SSA lists retirement ages based on your year of birth. Applicants born in 1944 or earlier are eligible for full Social Security Retirement; however, the age of those who were born between 1943 and 1960 has gradually increased to age 67.

Age to receive full Social Security benefits

Year of birth	Full retirement age
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

NOTE: People born on January 1 of any year, refer to the previous year.



Disability Benefits Post Retirement



If you have been receiving either SSDI or SSI disability benefits and haven't come of early or full retirement age just yet, you may be wondering just what does happen to your disability benefits in Florida.

Do your SSI or SSDI disability benefits disappear; do they roll over into your retirement; or, do they subtract from your retirement benefits?

The following information in this guide will detail your disability benefits after retirement in Florida, including:

- ✔ What happens to your disability benefits after you retire
- ✔ SSA disability and retirement credits
- ✔ How early retirement affects your disability benefits
- ✔ Reduced widow(er)'s benefits, or survivor benefits

Disability Benefits and Retirement



When you reach full retirement age, your disability benefits don't just disappear or end; the SSA will automatically convert them into your retirement benefits.

The amount of your retirement benefit will be the same amount as your disability benefit, so you don't have to worry about losing any benefit amount when you begin receiving retirement benefits.

✔ When and How Will You Begin Receiving Retirement Benefits

Whether you are receiving disability benefits or retirement benefits, the SSA distributes benefit payments on a monthly basis.

Therefore, your disability benefits will convert into retirement benefits automatically when you reach full retirement age. However, Supplemental Security Income recipients cannot continue to receive SSI benefits if their Retirement Benefits is more than the SSI income limit.

SSA Benefits and Credits



Social Security benefits, disability or retirement, are evaluated based on credits. These credits are generally built through your years of work or how much you have contributed to the Social Security Trust Funds.

Typically, if you are working, the maximum amount of credits you are able to earn in a year is 4; however, over the years, the way a person earns credits has changed.

Prior to 1978, every 3 months the SSA would evaluate your earnings and award you 1 credit for earning \$50 with a quarter of coverage (QC) period. Now, your credits are evaluated on an annual basis based on your total wages or self-employment income within that year.

This year, 2016, the SSA requires an individual to earn \$1,260 per 1 work credit and \$5,040 per the maximum 4 work credits in a given year.

Retirement

The necessary credits you need for retirement benefits, when you become of age, is 40 if you were born after 1929.

However, if you were born in 1928, you would need 39 credits; if you were born in 1927, you would need 38 credits and the credit amount needed will continue to decrease accordingly.

Disability

The credits needed for receiving disability benefits is similar; ideally, you would have earned 40 credits—20 of them being earned within the past 10 years.

However, there are a few varying requirements, such as the age you became disabled. The following chart lists the number of work credits an applicant would need in order to qualify for disability benefits.

Born after 1929, Became Disabled At Age	Number of Credits You Need
31 through 42	20
44	22
46	24
48	26
50	28
52	30
54	32
56	34
58	36
60	38
62 or older	40



How Does Early Retirement Affect My Disability Benefits?



The Social Security Administration offers early retirement benefits to those who are age 62. If you retire at age 62, before your full retirement age, your retirement benefits will be reduced by about 25% than your full retirement benefit amount.

The SSA recognizes that some people may suffer from health complications which prevent them from being able to work and are just shy of their full retirement age which is often the reason why some people end up applying for early retirement.

The average person who retires at age 62 would be ahead for 8-18 years as opposed to waiting for full retirement age.



Reduced Widow(er)'s Benefit



If you also receive a reduced widow(er)'s benefit, be sure to contact Social Security when you reach full retirement age so that you can make any necessary adjustment in your benefits.

Widows or widowers benefits based on age can start any time between age 60 and full retirement age as a survivor. If the benefits start at an earlier age, they are reduced a fraction of a percent for each month before full retirement age.

Disabled widows or widowers' benefits are payable at age 50. If a person receives widow's or widower's benefits, and will qualify for a retirement benefit that's more than their survivors benefit, he or she can switch to their own retirement benefit as early as age 62 or as late as age 70.



Year of Birth	Full (survivors) Retirement Age 2.	At age 62 3. a \$1000 survivors benefit would be reduced to	Months between age 60 and full retirement age	Monthly % reduction
1939 or earlier	65	\$829	60	.475
1940	65 and 2 months	\$825	62	.460
1941	65 and 4 months	\$822	64	.445
1942	65 and 6 months	\$819	66	.432
1943	65 and 8 months	\$816	68	.419
1944	65 and 10 months	\$813	70	.407
1945 - 1956	66	\$810	72	.396
1957	66 and 2 months	\$807	74	.385
1958	66 and 4 months	\$805	76	.375
1959	66 and 6 months	\$803	78	.365
1960	66 and 8 months	\$801	80	.356
1961	66 and 10 months	\$798	82	.348
1962 and later	67	\$796	84	.339

Conclusion



The Social Security Administration was designed to provide financial support to those who are unable to provide for themselves. This offers several benefit programs, such as:

- ✔ Social Security Disability Income (SSDI)
- ✔ Supplemental Security Income (SSI)
- ✔ Retirement Benefits

However, the SSA has developed various criteria for applicants to meet in order to qualify for any of their benefit programs.

Applicants of disability benefits have to suffer from a medically disabling condition as listed in the SSA's Blue Book and are unable to work as a result of their condition. Those receiving retirement benefits must meet age requirements and have earned a specific amount of work credits.

If you are receiving disability benefits in Florida and are at full retirement age, your benefit amount will remain the same and automatically convert into retirement benefits.

However, if you apply for early retirement, then your retirement benefits will likely be reduced; if you become disabled and unable to work prior to full retirement age, you should apply for disability benefits instead of early retirement to receive the maximum amount of benefit you can.

If you are still unsure how your disability benefits will be converted to your retirement or if you should apply for disability benefits instead of early retirement, [contact a professional](#) and experienced advocate today!



Apply For Disability Benefits

Apply Now →

Resources



[What You Need to Know When You Get Social Security Disability Benefits](#)

[Social Security: Retirement Benefits](#)

[Estimating Your Retirement Benefit](#)

[SSA's Online Calculator](#)

[Breaking Down Work Credits for Social Security Disability Insurance](#)

[The Ultimate Guide to Applying for Disability](#)

[Understanding SSDI](#)

[Understanding SSI](#)

[How to Educate Yourself About Social Security Benefits](#)



If you are under the age of 66 contact us today for a

Free Consultation at

855-777-0455

Follow Us On

