



Social Security

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

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

## Contacting 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 benefits;
- Get the address of your local Social Security office; and
- Get forms to request important documents, such as a *Social Security Statement*, a replacement Social Security or Medicare card or a letter to confirm your benefit amount.

### Call our 1-800 number

In addition to using our website, you also can call toll-free at **1-800-772-1213**. We can answer specific questions and 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 treat all calls confidentially. 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.

## What's inside

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**If you are blind** ..... 2

---

**You can work while receiving benefits** ..... 4

---

**Special services for people who are blind** ..... 6

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## If you are blind

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 our publication, *Disability Benefits* (Publication No. 05-10029). This booklet is also 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 a copy of the publication, *Supplemental Security Income (SSI)* (Publication No. 05-11000). This booklet also is available in Braille and is part of a talking book from the Library of Congress. (See page 7.)

## **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 \$1,350 a month in the year 2004. This is higher than the earnings limit of \$810 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 \$1,350 or less a month in the year 2004.

## **Work figured differently after 55**

If you are 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 \$1,350 a month in the year 2004, 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 the publication, *Working While Disabled—How We Can Help* (Publication No. 05-10095). This booklet is available in Braille.

## Special services for people who are blind

There are a number of services and products specifically designed for people who are blind.

### 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.

### 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.

## **Library of Congress talking book and Braille booklet**

The National Library Service for the Blind and Physically Handicapped of the Library of Congress has prepared a “talking book” (a cassette recording) and a Braille booklet for distribution to the Library of Congress’ network of 160 libraries across the country. The talking booklet and the Braille booklet each contain information about Social Security’s major programs: retirement; survivors; disability; and SSI. They also contain information about Medicare. To find the Library of Congress branch nearest you, ask your Social Security office or your local library.

## **Audio cassettes**

Two of our publications are available on cassette tape. This publication is available on tape, as well as *A Summary Guide To Social Security And Supplemental Security Income Work Incentives For People With Disabilities* (Publication No. 64-030).

The *Summary Guide*, known as the “Redbook,” is designed to assist professionals in the public and private sectors who work with disabled or visually impaired people. Requests for both tapes can be directed to any Social Security office.

## **Publications available in Braille**

Many of our publications are available in Braille. Your Social Security office can order these Braille publications for you on request. Besides this publication, the other publications available in Braille 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 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 Social Security And Supplemental Security Income Work Incentives For People With Disabilities*

(Publication No. 64-030)—known as the “Redbook,” it provides a more detailed and technical explanation of work incentives than *Working While Disabled—How We Can Help* (Publication No. 05-10095).

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