



Securing today  
and tomorrow

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





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## If you're blind or have low vision

If you're 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're blind

You may qualify for Social Security or SSI disability benefits if you're blind. We consider you to be blind if your vision can't 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 for a period that lasted or is expected to last at least 12 months.

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## **You can get disability benefits even if you're not blind**

If your vision doesn't meet Social Security's 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 must also 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're 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 don't have enough credits at the time you become blind.

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Also, if you don't 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 and other formats.

## **Disability freeze**

There is a special rule that may help you get higher retirement or disability benefits someday. You can use this rule if you are blind but aren't 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 don't count those years. We call this rule a "disability freeze." Contact us if you want to file for this "freeze."

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## **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 is also available in Braille and other formats.

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

Rules, called “work incentives,” make it easier for people receiving disability benefits to work.

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’re receiving Social Security disability benefits and you’re blind, you can earn as much as \$1,970 a month in 2018. This is higher than the earnings limit of \$1,180 a month that applies to disabled workers who aren’t blind. The earnings limits usually change each year.



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Additionally, if you're blind and self-employed, we don't evaluate the time you spend working in your business as we do for people who aren't 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 \$1,970 or less a month in 2018.

### **Work figured differently beginning at age 55**

If you are age 55 or older, and blind, we use determination rules about work for you that are different from the rules we use for people who aren't blind. After age 55, even if your earnings exceed \$1,970 a month in 2018, benefits are only suspended, not terminated, if the work you're doing requires a lower level of skill and ability than what you did before you reached 55. We'll 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*

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*Disabled — How We Can Help* (Publication No. 05-10095). This booklet is also available in Braille and other formats. You can also read **[www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook)**.

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

Some services and products are designed specifically for people who are blind or have low vision.

### **Social Security notices**

You can choose to receive notices from us in one of the following ways; just let us know which you prefer:

- Standard print notice by first-class mail;
- Standard print notice by certified mail;
- Standard print notice by first-class mail and a follow-up telephone call;
- Braille notice and a standard print notice by first-class mail;
- Microsoft Word file on a data compact disc (CD) and a standard print notice by first-class mail;
- Audio CD and a standard print notice by first-class mail; or

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- Large print (18-point size) notice and a standard print notice by first-class mail.

To select one of these options, please:

- Visit our website at ***[www.socialsecurity.gov/notices](http://www.socialsecurity.gov/notices)*** and follow the steps provided;
- Call us toll-free at **1-800-772-1213**. If you are deaf or hard of hearing, you may call our TTY number at **1-800-325-0778**; or
- Write or visit your local Social Security office.

If you already have requested notices in one of the seven formats, but need us to provide a particular Social Security document in your preferred format, please let us know.

If you'd like to receive notices in another way, please call us at **1-800-772-1213**, or visit your local Social Security office so we can begin processing your request. If we're unable to approve your request, we'll send you the reason in writing and tell you how to appeal the decision.

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If you have a question about a Social Security notice, you may call us toll-free at **1-800-772-1213** to ask for the notice to be read or explained to you.

## **Publications available in alternative formats**

We make all of our publications available in multiple formats, including Braille, audio cassette tapes, compact discs, or enlarged print on request. And, most of our publications are currently available in audio format on our website, ***[www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs)***.

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

- Go to our website, ***[www.socialsecurity.gov/pubs/alt-pubs.html](http://www.socialsecurity.gov/pubs/alt-pubs.html)***, to order online.
- 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 Branch at the Social Security Administration:
  - Mailing address:  
Social Security Administration  
Office of Printing and Alternative

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Media Services  
6401 Security Boulevard  
Room 1305 Annex Building  
Baltimore, MD 21235

— Phone numbers:

**410-965-6414**

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

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

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 disc, or enlarged print); and
- Name, mailing address, and telephone number for the person to whom we should send the requested publication.

## Contacting Social Security

There are several ways to contact Social Security, including online, by phone, and in person. We're here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and

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tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

## **Visit our website**

The most convenient way to conduct Social Security business from anywhere at any time, is to visit ***www.socialsecurity.gov***. There, you can:

- Create a *my* Social Security account to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and more;
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Find copies of our publications;
- Get answers to frequently asked questions; and
- So much more!

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## Call us

- If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.
- If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



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