



# Easy Guide on Managing Employment and Benefits

## TIPS AND RESOURCES FOR BENEFITS PLANNING

### What Is Benefits Planning?

Benefits planning refers to evaluating the effect that work and other life situations have on individuals. Benefits planning and financial management is essential for youth with disabilities when moving (transitioning) from school to work.

Benefits planning helps people with disabilities navigate through the complicated maze of public (Social Security Administration) and private benefits programs so they have an informed choice regarding available options and opportunities.

### Why Do I Need Benefits Planning?

If you are receiving benefits it is important to know and understand what you are receiving. Do you understand the reporting requirements of the Social Security Administration?

Begin building assets that will provide economic self-sufficiency now and throughout life. Fact: Young adults with disabilities are **THREE** times more likely to live in poverty as adults than their peers without disabilities.

### Who are Benefits Specialists?

Benefits specialists are individuals who can assist you in understanding how work affects benefits. Specialists may be available through Independent Living Centers and at your Regional Office.

### How Do I Start the Process?

Upon turning 18, Social Security views the student as an adult. Have you ever applied for Social Security benefits? If not the website is listed under the resource section. You may apply in person, on-line, or by telephone. Ask someone to assist you with the application process.

### The Plan

1. Decide what type of job you want. Figure out how many hours you will work and how much you will get paid.
2. At home, use the DB 101 benefits planner to get a picture of what your future will look like at <http://mo.db101.org/>
3. Contact a benefit specialist. The Regional Office Youth Transition and Employment Resource Coordinator can assist.
4. Discuss all options regarding work with the Employment Coordinator. They may request a BPQY (Benefit Planning Query) from Social Security to get a picture of your work history and benefits to date.
5. Look at all work incentives available to you. Work incentives are available to SSI and SSDI recipients, as well as dual beneficiaries and students. Remember to inquire about Ticket to Work.





## Helpful terms

**Supplemental Security Income (SSI):** Program under Social Security to provide a minimum monthly income to aged, blind, and individuals with disabilities. The amount is subject to change each year.

**Social Security Disability Insurance (SSDI):** A program that pays benefits to an individual and sometimes a family member if they can no longer work and if they are "insured," meaning that they worked long enough and paid Social Security taxes.

**Dual Beneficiaries:** Individuals who receive both SSI and SSDI.

**Benefit Specialist:** A person who manages employee benefit plans such as medical, dental, savings, retirement and pension plans.

**Work Incentives:** Special rules that make it possible for people with disabilities receiving Social Security or Supplemental Security Income (SSI) to work and still receive monthly payments and Medicare or Medicaid. Social Security calls these rules "work incentives."

**Substantial Gainful Activity (SGA):** The dollar amount of earnings that is the cutoff point for eligibility for disability benefits. The amount is subject to change each year.

**Trial Work Period (TWP):** Period of time beneficiaries can test their ability to work while still getting their full cash benefit and Medicare.

**Earnings or Earned Income:** Money from working; for example the amount in a paycheck.

**Medicaid/MO Healthnet:** The health coverage program for people with disabilities and others. Generally, low income individuals receive this medical benefit.

**Medicare:** The federal program that provides health coverage to individuals who receive SSDI and other Social Security benefits, except SSI.

**Resources:** Social Security's term for "assets". It includes anything you own or other property that you can use to support yourself.

## Internet Resources

**Social Security Administration**  
<http://www.ssa.gov/work>

**Disability 101 Calculator**  
<http://mo.db101.org/>

**GovBenefits.gov**  
[www.benefits.gov](http://www.benefits.gov)

**Ticket to Work (TTW)**  
<http://chooseworkttw.net/>

**Work guide for Work incentives** <http://www.thedisabilityexpert.com/>

**Contact your local Regional Office Youth Transition and Employment Resource Coordinator for more information.**

