

2012-Important Information to Know

SGA (Substantial Gainful Activity):

- If you are working and earning \$1,010 a month gross (before taxes), Social Security will determine that you are not disabled as you are working.
- SGA for the blind is \$1,690 per month gross.
- SGA for prior years has been:
 - \$1,010 in 2012
 - \$1,000 in 2011
 - \$1,000 in 2010
 - \$980 in 2009
 - \$940 in 2008

SSI (Supplemental Security Income):

- SSI benefits pay a maximum of \$698 per month to qualified recipients.
- A couple may receive up to \$1,048 per month, if both are disabled and eligible for SSI.
- SSI is a “means tested” benefit. Your benefit is impacted by resources and assets.

DIB (Disability Insurance Benefits):

- If you are eligible for DIB, you will receive a benefit based on your work history.
- Benefits are not impacted by your resources and assets.
- Your local social security office can give you an estimate of your benefit.
 - This information is also on the green form that Social Security sends to wage earnings from time to time, and you may order this information online from Social Security at <http://www.ssa.gov/>
- Your benefit is similar to your Social Security retirement benefit.
- Your minor children may also receive a benefit.

****Note:** There are many exceptions to the above information, and we recommend that you go to ssa.gov or call your local Social Security office for more information.

Check out other relevant resource information at our website in our Resources section at www.mkhansenlaw.com