

A GUIDE TO

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# Social Security Disability

Know your rights.



**POND LEHOCKY**  
**DISABILITY**

800.773.1300 | [PONDLEHOCKY.COM](http://PONDLEHOCKY.COM)

We help with **all legal matters**, including:

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- **Workers' Compensation**
- **Long - Term Disability**
- **Short - Term Disability**

## **Main Office:**

One Commerce Square  
2005 Market Street, 18th Floor  
Philadelphia, PA 19103

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**HELPING DISABLED AMERICANS IN ALL  
50 STATES.**

Social Security Disability Insurance (SSDI) is an insurance policy that you've paid for through years of working and paying your taxes. Most Americans understand and appreciate the Social Security retirement program but do not understand how SSDI works for them. Out of every paycheck you earn, a percentage of money goes to the Social Security Administration's (SSA) Disability Trust Fund. It is not a handout or welfare program. It is there for you if you become disabled due to any medical condition and cannot work.

To begin the process, you must apply for SSDI and prove your disability to the SSA. Applying for SSDI can be a long and confusing process, but **Pond Lehocky Disability will guide you every step of the way.** If you have been denied already, we can assist you through the appeals process as well.

## What to Know

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### **WHAT IS SSDI?**

SSDI is a disability insurance program administered by the SSA. It is available to those who have paid into the system for a period of time prior to becoming disabled (generally, by working and paying taxes at least five out of the last 10 years).

### **WHAT IS SUPPLEMENTAL SECURITY INCOME (SSI)?**

Both SSDI and SSI are disability plans

regulated by the SSA. SSI is a benefit for those who may have only worked for a brief period of time, or not worked at all, prior to becoming disabled. To be eligible for SSI, you must meet financial guidelines similar to public assistance/welfare.

## **COMMON MEDICAL CONDITIONS FOUND DISABLING:**

- Back pain
- Neck pain
- Shoulder, Hip, Knee or Hand issues
- Arthritis
- Fibromyalgia
- Diabetes
- Headaches
- Heart Disease
- Anxiety/Depression
- Crohn's Disease/IBS
- Cancer
- Lupus
- Epilepsy
- Multiple Sclerosis
- Parkinson's Disease
- Chronic Fatigue
- Stroke

## **HOW DO I KNOW IF I'M ELIGIBLE FOR SSDI/SSI?**

If you are out of work or earning less than \$1,310 in gross income per month, and your medical condition(s) significantly limits your ability to perform basic work activities, you are eligible.

Your age is a factor in the disability analysis. If you are an individual between the ages of 18-49, your medical conditions must be severe enough to prove that you cannot perform the work you have completed in the past or any other types of work in the national economy. It is, however, **easier for those aged 50 and older to prove they are disabled, especially if your previous work was physical in nature.**

If you are between the ages of 50-65 and out of work because of any medical condition, you should consider applying for Social Security Disability. **You have nothing to lose.**

## **WHY DO I NEED AN SSDI ATTORNEY?**

Approximately 70% of people are denied when they initially apply for SSDI. The application and appeals process can be long and confusing, with unfamiliar paperwork and questionnaires involved. Having an experienced disability advocate on your side can ensure that you do not have any missteps along the way. Our disability team specializes in applying for and appealing Social Security Disability claims. We can take your case during any phase of the process and guide you the entire way.

## **HOW CAN I AFFORD TO PAY FOR AN ATTORNEY?**

**There is no fee unless we win your case.** If we do win, the SSA sends us a one-time fee that is 25% of your retroactive benefits. That

fee can never exceed \$6000. Importantly, there are no fees taken from your monthly, ongoing Social Security disability checks.

## **WHAT DO I RECEIVE WITH SSDI?**

If you are approved for SSDI, you receive:

- Monthly payments.
- Retroactive payments, depending on the date you were found disabled.
- Health insurance under Medicare within two years of your disability entitlement date.
- Additional monthly benefits to your children under the age of 18.

## **HOW CAN I IMPROVE MY CHANCES OF RECEIVING SSDI?**

- **Medical treatment is essential to your claim.** Without ongoing, consistent medical treatment for your conditions, it is extremely difficult to prove that you are disabled.
- Treat with specialists for your conditions.
- If you have insurance and need assistance in finding a doctor, call us for help at 800-773-1300.

## **CAN I APPLY FOR SSDI IF I HAVE OTHER LEGAL MATTERS PENDING?**

- Yes! And you can apply for Social Security disability even if you are receiving workers' compensation, Veterans Benefits, Long-Term Disability benefits or Short-Term Disability benefits.

## **CAN I APPLY FOR SSDI IF I RETIRED FROM WORK BECAUSE OF MY MEDICAL CONDITIONS?**

- Yes! If you are under the age of 66 and have retired from your job because of any health problems, you may be eligible for SSDI benefits— even if you are receiving a pension or other retireme benefits.

## **Call us to find out if you are eligible today!**

We are honored and privileged to have assisted over **50,000** disabled Americans obtain Social Security Disability benefits.

We pride ourselves on helping you at every step along the way. Whether you are interested in applying for the first time or have been denied at any stage, call us today or visit us at:

**[pondlehockydisability.com](http://pondlehockydisability.com).**

# Convenient Office Locations

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## Main Office:

One Commerce Square  
2005 Market Street, 18th Floor  
Philadelphia, PA 19103

## Additional Offices:

Northeast Philadelphia, PA  
Harrisburg, PA  
Pennsauken, NJ



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