

Birth to 18



You may apply for SSI benefits for your disabled child (if qualified).

- Child's eligibility is based on parent's income (parental deeming)
- Child may also be eligible for Auxiliary or Survivor benefits based on age and circumstance.

Age 18



Children age out of Auxiliary and Survivor benefits (unless full time student).

- SSI (parental deeming stops)
- DAC (if parent is on disability or retirement)

Age 18-49



DAC benefits continue until beneficiary gets married or earns over \$1,310, (SGA).

- DAC beneficiaries are eligible for Medicare after 2 years.
- ALL beneficiaries subject to periodic medical reviews by Social Security.
- If insured, member can apply for SSD at any time.

Married couples now eligible for monthly survivor benefits.



Age 50

- ONLY if surviving spouse **is** disabled.

Age 60

- First eligible if surviving spouse is **not** disabled.

Parent Retires



- Adult child's SS benefit is typically higher off parent's record than for SSI (maxes out at \$794)
- Parent has a PIA which is derived from earnings.
- DAC is entitled to 50% of that PIA (with no impact on parent's benefit).
- If parents die, the DAC becomes eligible for 75% of that PIA.

Age 62



Parent now eligible for retirement benefits but amount will be reduced.

- Must be 62 for one calendar month.
- Monthly benefit amount is less than it would be if individual waits until full retirement age.

Age 65



Parent first eligible for Medicare benefits.

- Check with your employer about medical benefits to see if they offer a disability rider for your child.

Age 70



Retirement benefit maxes out in value.

- From age 62-70 Retirement benefit continues to accrue each month that you wait to file.
- At 70, it no longer accrues and reaches its highest potential value.

Death



Spouse begins to collect higher retirement benefit.

- Eligible for a one-time lump sum death payment of \$255.00

Key

SSI: Supplemental Security Income
DAC: Disabled Adult Child
SGA: Substantial Gainful Activity
SSD: Social Security Disability
PIA: Primary Insurance Amount