

## CHAPTER 1

# Social Security and Other Benefit Programs

The first part of this chapter discusses Social Security benefits. It will explain what the benefits and eligibility requirements are for Social Security retirement benefits, disability benefits and survivors' benefits. In addition, this chapter offers advice on how to apply for Social Security benefits and how to appeal if Social Security denies, reduces or ends your benefits.

Other benefit programs described in this chapter are: Railroad Retirement; Supplemental Security Income (SSI) eligibility, benefits, application, overpayments and appeals; disability compensation for veterans; and private employee pension benefits.

Social Security, Railroad Retirement and SSI are not the only benefit programs available to older adults. Oregon's Department of Human Services (Seniors and People with Disabilities Division) and local Area Agencies on Aging handle several financial aid programs in most counties. These offices offer information on food stamps, emergency help, community services and more, all of which are described later in this chapter.

## Social Security

The Social Security Administration (SSA) manages Social Security benefits. **Social Security** is a federal program providing benefits to eligible workers and their families when the worker retires, becomes severely disabled or dies.

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### General Eligibility

To qualify for Social Security benefits, you must have worked in a job where you or your employer paid the Social Security tax. Certain relatives also may qualify for benefits on your account. You must have worked a certain amount of time to earn **quarters of coverage**, or **credits**. The number of credits you earn while you work now depends upon your covered wages. When you earn enough credits, you become eligible for benefits. The amount of benefits you will receive each month depends upon the amount of your average yearly earnings.

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To find out how many credits you have or need to qualify for benefits, contact the Social Security Administration. (See Resources at end of chapter.) Social Security also will provide you with a benefit estimate. If you work and file an income tax return, you should already be receiving an annual “Personal Earnings and Benefit Estimate Statement.” You also can request the calculation online at [www.ssa.gov](http://www.ssa.gov). Your local Social Security office can estimate retirement benefits, as well.

If your earnings record is incorrect, you can give your local Social Security office proof of additional wages, such as your W-2 form. If you do not have your W-2 form and cannot get any other evidence from your employer, it is possible to have statements from your fellow employees accepted as proof of additional wages.

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## Retirement Benefits

You must meet the following requirements to be eligible for **retirement benefits**:

- You are 62 or older;
- You have enough credits; and
- You are retired or are employed and have limited earnings.

Your spouse and unmarried children may also receive benefits when you do based on your earnings if:

- Your spouse is 62 or older; or
- Your non-working spouse is younger than 62 and is caring for your child who is younger than 16 or disabled.

Your non-working divorced spouse also may receive benefits if:

- He or she is 62 or older; or
- He or she is younger than 62, has not remarried and is caring for your child who is younger than 16; and
- You were married to each other for at least 10 years.

In some cases, your former spouse may receive benefits even if you (wage earner) do not.

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## Early Retirement and Full Retirement Age

Your check will be permanently reduced if you retire between age 62 and **full retirement age**. For those born before 1937, full retirement benefits are available at age 65. Persons born later must work longer to claim full retirement benefits, increasing finally to age 67 for those born after 1959.

Spouses’ and widows’ benefits will also be reduced under certain circumstances. For the amount of the reduction in your case, contact your local Social Security office.

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## Earnings After Retirement

If you retire before your full retirement age but then resume work, your earnings may reduce the amount of Social Security benefits you receive until you reach full retirement age. Your Social Security benefit level will not be affected during this time if your earnings stay under the annual exempt amount. In 2006, the exempt amount was \$12,480. Earnings over the exempt amount will reduce your retirement benefits by \$1 for every \$2 you earn, until the year you reach full retirement age. In that year only, in the months before your actual full retirement age, your benefits will be reduced by \$1 for every \$3 you earn over \$33,240. Once you reach full retirement age, there is no more limit to how much you can earn without its reducing your benefit amount.

You should immediately report extra earnings before that time to your local Social Security office. If the money you earn after retirement would increase your monthly benefit amount, the amount will be automatically recalculated and sent to you. If high earnings result in your being overpaid Social Security benefits, you may have to pay them back. (See the section on “overpayment,” page 22.)

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## Disability Benefits

Disability means a physical and/or mental handicap, or a combination of handicaps, that stops you from having substantial gainful employment. If you have enough credits and become disabled before age 65, you may be eligible for **disability benefits**. Certain relatives may also be eligible with you. You may qualify for disability benefits if:

1. You cannot do any substantial kind of work because of a physical and/or mental impairment, or combination of impairments, considering your age, education and experience. (It is not enough to show that you cannot do your old job.);
2. The impairment either will result in death or has lasted or is expected to last for 12 or more months; and
3. You worked under Social Security and earned 20 credits in the 10 years immediately before you became disabled. (If you do not have enough work credits, you still may qualify for Supplemental Security Income; see page 21 for more information.)

If you qualify for disability payments, your children, spouse and former spouse also may qualify for payments, as described in the retirement benefits section on page 16.

After you have received disability benefits for 24 months (sooner for some people on dialysis), you will be eligible for Medicare federal health insurance. (See Chapter 2 for more information on Medicare and Medicaid.)

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## Survivors' Benefits

If you are insured at the time of your death, a family member may receive benefits if he or she is:

1. A widow(er) aged 60 or older;
2. A widow(er) aged at least 50 who becomes disabled within seven years of your death, or within seven years from the time she or he received benefits on your work record;
3. A surviving divorced spouse who meets either requirement #1 or #2 and who was married to you for at least 10 years; or
4. An unmarried dependent child who is younger than 18 or disabled.

A surviving widow(er) or dependent children can receive a lump sum death benefit of \$255 in addition to monthly survivors' benefits.

## LOOKING FOR A PARTICULAR BENEFIT PROGRAM?

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### *Railroad Retirement:*

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### *Supplemental Security Income:*

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## How to Apply

To receive any type of benefit for yourself or your family, you must apply. Apply for Social Security benefits at your local Social Security office, or call SSA's toll free number. (See Resources at end of chapter.) Call first to schedule an appointment to apply for benefits. You must have the following documents available:

1. Your Social Security card or a record of your Social Security number;
2. Your birth certificate or other proof of your date of birth;
3. Proof of age for all applicants on your account;
4. A marriage certificate for all benefits going to your spouse or children;
5. A divorce decree for any benefits going to your former spouse;
6. Your W-2 and wage and tax information for the last year;
7. Proof of the worker's death, if you are applying for survivors' benefits;
8. Military discharge papers if you had military service;
9. Proof of citizenship (or lawful alien status if you were not born in the U.S.); and
10. Name of bank and account number.

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## Your Right to Appeal

If Social Security denies, reduces or ends your benefits, you may appeal the decision. You also may appeal if Social Security says it overpaid you. You may have a lawyer, paralegal or other person represent you. Usually it does not cost to talk to a lawyer who practices Social Security law, unless the case is won.

The appeals process includes the following steps:

1. **Reconsideration:** If you think the initial decision is incorrect, you may ask Social Security to reconsider. **You must request reconsideration by contacting your local Social Security office within 60 days** of the day you were notified of the initial decision.

If you have been receiving benefits, in some cases Social Security will continue to pay your benefits while deciding your appeal. You must ask for continuation of benefits **within 10 days** of the date you receive

the letter notifying you of the initial decision. If you lose your appeal, you may have to pay the money back.

2. **Hearing:** If you lose the reconsideration, you may request a hearing before an administrative law judge. This is your chance to explain your situation. You must request a hearing **within 60 days** of receiving the reconsideration decision.
3. **Appeals Council Review:** If you lose the hearing, you may ask the Appeals Council to review the decision. You have **60 days** from the date of the administrative law judge's decision to request this review.
4. **Judicial Review:** If you disagree with the Appeals Council's review, you may appeal to the United States District Court **within 60 days** from the date of the Appeals Council's decision. You can get more information on how to prepare for Social Security appeals from your local Legal Aid Services office. (See General Resource List.)

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### Direct Deposit of Social Security Checks

Although it is possible to receive your Social Security checks by mail, it is safer to have the checks deposited directly into a bank account. You can then write checks on the account or use a debit card for your expenses. If you have no account already, shop around—avoid financial institutions that charge high fees for checks or check cashing. Contact Social Security, your bank or other financial institution to arrange direct deposit. (See Chapter 4 for more information on direct deposit. Also, listen to the Oregon State Bar's Tel-Law topic 1096, "Social Security," for more information.)

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## Railroad Retirement

The federal Railroad Retirement Board handles this benefit program for eligible workers and their families.

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### General Eligibility

Like Social Security, Railroad Retirement benefits are based on months of service and earnings credits. Employees of railroads engaged in interstate commerce, some related industries, railway associations and national railway labor organizations qualify for Railroad Retirement after 10 years of credited work—or five years for credited work performed after 1995.

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### Retirement Benefits

Railroad employees with at least 30 years of service on or after January 1, 2002, can get full benefits (called "annuities") at age 60. The rate paid depends on the employee's earnings.

Employees with fewer than 30 years of service (but at least 10 years) can get reduced benefits at age 62 and full benefits at full retirement age (under the same age guidelines as Social Security).

Spouses may be eligible for retirement benefits, too, depending on the employee's age at retirement and years of railroad service.

A spouse of any age can get a spouse annuity when the employee qualifies for a retirement annuity, as long as the spouse is caring for the employee's unmarried minor child or a child who became disabled before age 22.

Divorced spouses may be eligible for an annuity, too. They must have been married to a retired employee for at least 10 years and not remarried. Both the retired employee and the ex-spouse must be at least one month older than 62 when the ex-spouse applies.

Payment of benefits is **NOT** automatic. To receive any type of benefit for yourself or your family, you must apply. See "HOW TO APPLY" under the program(s) for which you are qualified.

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## **Earnings After Retirement**

No benefits are available in any month in which a retired railroad employee works for a railroad industry covered by the retirement benefit law. Other kinds of earnings may result in reductions in benefits, similar to the reductions for Social Security retirement.

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## **Disability Benefits**

A railroad employee with at least 10 years of credited service who becomes totally disabled for all regular work can get a disability annuity. For employees 60 years old or older with 10 years of service, or of any age with at least 20 years' service, a second kind of disability annuity is available. This benefit is for employees who are permanently disabled from their regular railroad occupation. In some cases, disabled employees can get additional ("supplemental") benefits when they turn age 60 or 65, but they must meet several requirements to do so. The Railroad Retirement Board can give detailed information on these requirements.

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## **Survivors' Benefits**

The benefits available to surviving spouses and children are similar to those offered by Social Security. For families who qualify, a one-time death benefit is available as well.

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## **How to Apply**

You must apply to receive any kind of benefit for yourself or your family. Call the nearest Railroad Retirement Board office to schedule an appointment to apply for benefits; be sure to ask what documents you will need to bring to show that you are eligible.

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## **Your Right to Appeal**

If the Railroad Retirement Board denies, reduces or ends your benefits, you may appeal its decision. You can appeal if the board says it overpaid you, too. You can be represented by a friend, family member, paralegal or lawyer. The appeal process is very similar to that for Social Security benefits.

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## Direct Deposit of Railroad Retirement Checks

Railroad Retirement checks can go directly to your bank account.

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## Supplemental Security Income (SSI)

**Supplemental Security Income (SSI)** is a federal program that provides a basic level of income to anyone with limited income and resources who is 65 or older, or who is blind or disabled. The Social Security Administration manages this program. You do not need to have a work history or be eligible for Social Security to be eligible for SSI. However, if you are receiving Social Security benefits, you also may qualify for SSI if your income still is under the limit and you meet the resource limitations.

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### Eligibility

To be eligible for SSI payments, you must meet the following requirements:

1. You must be 65 or older, or disabled or blind;
2. You must have limited income and resources; and
3. You must meet the citizenship/alien status requirements.

The disability standard is the same as Social Security's disability standard (see page 17). There are special rules for persons with a visual impairment. If you see 20/200 or worse in the stronger eye while using a corrective lens, you qualify as blind. You also may be considered blind if you have a visual field restriction. Even if you do not pass the blindness test, you may still be able to collect SSI as a disabled person.

**Countable resources** are a factor in determining eligibility. You must have less than \$2,000 in countable resources for one person or \$3,000 for a couple to qualify for SSI. Countable resources do not include your home, nor some of your personal belongings. Usually, countable resources do not include your automobile or a separate burial fund. Countable resources do include cash, bank accounts, stocks and bonds. Always check with Social Security to determine if your property is a countable resource. If you disagree with the answer you are given, you can file an application and appeal the decision.

If you are unemployed as of January 2006, your countable monthly income must be less than \$603 per month for an individual or less than \$904 per month for a couple to qualify for SSI. This limit usually goes up every year to reflect cost of living increases. If most of your income is from working, eligibility rules are very complicated and require an individual calculation. These rules change periodically. If you think you qualify for SSI, contact Social Security to file an application.

**Important Note:** A person who receives SSI can qualify for Medicaid to help pay health care bills. Even a few dollars of SSI benefits enable a person to get Medicaid. You must apply separately for Medicaid. Someone who gets SSI also may be eligible for Medicare prescription coverage. (See Chapter 2 for more information on Medicare and Medicaid.)

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## How to Apply

Contact your Social Security office to apply for SSI. You can apply by telephone or in person at your local office. You may need to make an appointment, so call the toll-free number first for instructions. Have the following information available when you apply:

1. Your Social Security card or number;
2. Proof of your age;
3. Information about where you live, such as your latest property tax bill, assessment notice or rent receipt, if you rent;
4. Bank books and other financial records;
5. Motor vehicle documents if you own your car;
6. Pay slips or tax returns showing income;
7. Medical records or other information showing you have a disability;
8. Information about your spouse's income and resources, if you are married; and
9. Proof of citizenship (or lawful alien status if you were not born in the U.S.).

For additional sources of information about Social Security and other benefit programs, refer to the **RESOURCES** listing on pages 28-29.

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## Overpayment

If you receive SSI or Social Security benefits, you might receive a notice that you have been overpaid. If you think the Social Security Administration made a mistake about the overpayment, ask for a reconsideration. The overpayment may not have to be paid back. Even if you agree you were overpaid, you still have the right to request a waiver of the overpayment. You can get this waiver if you cannot afford to pay and were without fault in causing the overpayment. Contact the local Social Security office, or seek legal help from the legal aid office nearest you. (See General Resource List.)

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## Appeals

The appeal process for SSI is the same as for Social Security. (See page 18. Also, listen to Tel-Law topic 1094, "Supplemental Security Income (SSI)," for other information.)

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## Veterans' Benefits

If you are a veteran, you may be eligible for the benefits listed below.

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### Service-Connected Disability Compensation

If you are disabled because of an injury or disease that began or worsened during military service, you should receive compensation benefits. Disabilities are rated according to severity. Greater disability means

greater benefits. There is no time limit by which to apply, but if you apply within one year of release from active duty, you may be able to get retroactive benefits.

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## Disability Pension

Pensions are available to veterans who meet the following requirements:

1. You served 90 days or more, one day of which was during a war;
2. Your income is within certain limits; and
3. You are permanently and totally disabled or over the age of 65.

If your condition makes you homebound or you are living in a care facility, you may be entitled to a higher benefit. You may qualify for more money to have a family member or other person give you care at home.

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## Dependents

If you receive monthly Department of Veterans Affairs (VA) benefits because of a disability, your spouse and dependents may receive an additional monthly benefit. A surviving spouse and dependent children also receive VA benefits.

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## Other VA Benefits

The following other VA benefits are available:

1. Free or reduced-cost inpatient and outpatient care at VA facilities;
2. Death benefits for survivors of a disabled veteran;
3. Prosthetic appliances, aids and services for the blind;
4. Reimbursement for burial expenses, burial flags, burial in national cemeteries, headstones or grave markers;
5. Loan and guaranty (meaning that the VA will essentially "co-sign" a qualifying veteran's loan so that the lender is guaranteed payment even if the borrower does not pay);
6. Education and training;
7. Free counseling at any of Oregon's **vets' centers**; and
8. Insurance. **Note:** It is not a good idea to decline Medicare hospital and medical coverage, even if you have VA health insurance coverage. You also may want to consider a Medicare prescription drug plan. Confer with an Oregon Senior Health Insurance Benefits Assistance (SHIBA) representative first.

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## How to Apply

To apply for VA benefits, contact the Veterans Affairs regional office nearest you. For additional help, call the State of Oregon Department of Veterans' Affairs, a veterans' service organization or the federal Veterans Affairs office. You also can apply online. (See Resources at end of chapter.)

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## **Your Right to Appeal**

If you are denied VA benefits, you have one year from the date you were notified of the denial to ask for a hearing. The local office holds the hearing. If your claim is denied again, you can appeal to the Board of Veterans Appeals. You can choose someone to represent you at the hearing and on appeal.

Many benefit programs offer the safety and convenience of depositing payment checks directly to your bank account.

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## **Employee Pensions**

A pension plan is an agreement between an employee, the person's employer and, for some jobs, the employee's union. Sometimes only the employer contributes to the pension fund, and sometimes the employee does as well. Employers are not required to have pension plans. Federal law provides some stability for private pension programs. The **Employee Retirement Income Security Act of 1974 (ERISA)** sets the standards for private pensions. It also provides guaranteed pensions in some cases.

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## **Your Right to Participate**

You must be permitted to participate if you are 21 or older or if you have worked for at least a year. This means your time at the job will be counted toward qualifying for retirement benefits.

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## **Your Right to Information**

ERISA requires that all plan rules be in writing. The plan administrator must explain all facts and rules about your employee benefit plan. You can get the plan rules, your employment records and a statement of the credit you have earned to date. You can then find out when you will be eligible for benefits and can calculate the approximate amount of your benefits. You also may request copies of the Plan and Trust and a plan description, which outlines your rights, from the plan administrator.

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## **Eligibility for Benefits**

You earn credits by working in a job covered by an employee benefit plan. The plan rules specify how much work an employee must do to earn a year of credit. The rules also explain how many years of credits you need to qualify for benefits.

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## **Absences from Employment**

Employees who work for a short time or who have long absences from work may not be eligible for benefits. Find out how your employee benefit plan handles absences from work.

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## **Payment of Pension Benefits**

If you have not done so, it is wise to contact your plan administrator about pension benefits. The plan administrator has 30 days to give you

written notice of your benefit amount and when you are entitled to receive it.

Some plans may offer early retirement benefits and disability benefits. Some plans may give you a lump sum payment if the amount of your benefit is less than \$3,500. When you select what type of retirement benefit you want, your spouse will usually be notified and asked to sign a release or consent form.

**Most private employee benefits are treated as taxable income once you start collecting them.**

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## Social Security and Pension Benefits

Under some pension plans, Social Security and pension benefits are integrated, which means that the amount of the pension can be reduced by all or part of your Social Security check. Since 1988, plans are required to leave at least half of your pension in the plan.

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## Survivors' Pension Benefits

Under most pension plans, employees can choose to have pension payments go to their surviving spouses. Check to see whether survivors' benefits and early death forfeiture clauses are in your pension. **Early death forfeiture** means that your spouse does not receive benefits if you die before the early retirement age in the plan. If you die while you are eligible for employee benefits under an employee benefit plan, your spouse may receive a death benefit. If you wish to have someone else receive this death benefit, tell your plan administrator.

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## Your Right to Appeal

The plan administrator is required to let you know, in writing, if he or she denies your application for benefit payments. The plan administrator must give you specific reasons for the denial. You have the right to a full review of the denial by all the trustees of the plan. If you are still unhappy with the decision, you may file a lawsuit in federal district court.

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## State Financial Programs

Oregon's Department of Human Services Seniors and People with Disabilities office (SPD) controls several financial aid programs. In most counties, the local Area Agency on Aging (AAA) handles the programs. (See the General Resource List for locations and phone numbers of AAA/SPD offices nearest you.)

Most AAA offices provide information and referral services. AAA can tell you where to apply for **food stamps**, emergency help, help for winter heating, medical help and other community programs. Other programs include meals, transportation, counseling, case management, respite for family caregivers, protective services and in-home support services.

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Check with your local AAA/SPD office or senior center to see if other programs are available. AAA/SPD offices can direct you to your local senior center. You should call to find out for certain if you are eligible for these programs, and always apply in writing. You have the right to appeal a denial.

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### **Temporary Assistance for Needy Families**

If your children, grandchildren or other relatives younger than 18 live with you and rely on you for their care, you may be eligible for Temporary Assistance for Needy Families (TANF). Contact your local Children and Family Services office for more information. (See Resources at end of chapter.)

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### **Food Stamp Benefits**

The state issues food stamp benefits under a federal program. Food stamps help people buy food. You cannot use food stamps to purchase pet food, soap, paper products, tobacco or alcohol. Low-income people of any age may qualify. If you qualify, the amount you receive depends on your income, needs and family size.

If you are now receiving SSI or benefits from a similar program, you may automatically qualify for food stamps. However, you must still apply for the food stamps. Generally, you must have less than \$3,000 in countable resources. Countable resources do not include your home or automobile. You also must have an “adjusted gross income” (after certain expenses are deducted) of less than about \$1,000 per month for an individual or \$1,400 for a couple. If you are disabled or over age 60, the deduction is larger.

The state now issues food stamp benefits electronically (**Electronic Benefits Transfer**). You will be given a card with a magnetic strip that you can use like a debit card at the grocery store.

Contact your local AAA/SPD office to check your eligibility. (See General Resource List.)

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### **Your Right to Appeal**

If you disagree with a food stamp decision, you may request a hearing. You have 90 days to appeal from the date of a decision that denies benefits. If you are already receiving benefits, appeal within 10 days from the date of the decision in order to continue your benefits during the appeal time. Continuation of your benefits after the appeal depends on the outcome of your particular case.

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### **Consumer Grievances**

You also have the right to make a written complaint about poor treatment by a state worker. To make a complaint, ask for a grievance form (available from the agency). Complete the “Consumer” section, and send it back to the office. Doing this may make the agency review your case to make sure you get the services you deserve. Complaining also causes a supervisor to discuss your complaint with the worker. The agency cannot

discriminate against you for making a complaint. You can contact Oregon Children and Family Services for more information. You also may be able to get help from the Governor's Advocacy Office in Salem. (See General Resource List.)

## Elderly Rental Assistance

For the rental assistance program:

1. You or your spouse must be 58 or older on December 31 of the preceding year;
2. Your total household income cannot be more than \$9,999 for the year;
3. You must pay more than 20 percent of your household income for rent, fuel and utilities; and
4. If you and your spouse are between ages 58 and 65, your combined assets must not exceed \$25,000. There is no limit on assets if one of you is over 65.

Contact the Oregon Department of Revenue for Form 90R to fill out and file with your tax return. (See Resources at end of Chapter 6.)

## Other Programs for Seniors

To find out more about other programs, contact your local senior center or AAA/SPD office. (See General Resource List.)

**Meals:** Some community programs serve hot meals at noon or deliver meals to your home.

**Senior Community Service Employment Program:** The federal government and the American Association of Retired Persons (AARP) fund a program that provides on-the-job training for people aged 55 and older. Older adults work for non-profit organizations, four hours a day, five days a week, for minimum wage. The program places people in part-time or full-time jobs when jobs become available.

**Home repair and modifications:** Getting repairs made and having ramps, railings and other aids installed can enable people to continue living safely at home.

**Emergency help** may be available for low-income persons who need help with energy costs, weatherization, food, shelter and transportation.

Other services may include: counseling; **respite services**; support and training for family caregivers; in-home support (help with housekeeping or personal care); protective services (investigating reports of abuse or neglect of elderly and disabled persons); public guardian/conservator programs; and help with choosing a living facility.

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If you are denied benefits or receive reduced benefits, you have the right to appeal.

See the information on APPEALS under the program(s) for which you feel you are qualified.

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## A Final Note

If you think you might be eligible for one or more of the programs listed in this chapter, contact the proper agency and fill out an application. Do not be discouraged from applying! Insist on completing an application even if an agency tries to turn you away. If you complete your application, the agency must tell you in writing if it thinks you are not eligible for benefits—and why. If you think this decision is wrong, you can appeal. But if you don't complete your application, you will not have a decision to appeal, and you may miss out on benefits to which you were entitled.

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## Resources

See **General Resource List** for AAA/SPD offices, legal aid offices, OSB Tel-Law service and more.

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### Oregon Department of Human Services

Seniors and People with Disabilities (SPD) office  
500 Summer Street NE, E02  
Salem, OR 97301  
503-945-5811 or 800-282-8096; TTY: 800-282-8096  
[www.oregon.gov/DHS/spwpd/](http://www.oregon.gov/DHS/spwpd/)

Children, Adults and Families Division  
(For information about TANF and food stamps programs)  
500 Summer Street NE  
Salem, OR 97301  
503-945-5651; TTY: 503-945-5896

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### Oregon Department of Veterans' Affairs

Oregon Veterans Building  
700 Summer Street NE  
Salem, OR 97301  
503-373-2000 or 800-828-8801; TTY: 503-373-2217  
[www.odva.state.or.us](http://www.odva.state.or.us)

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### Oregon State Bar Tel-Law Topics

1094 - Supplemental Security Income (SSI)  
1096 - Social Security  
503-620-3000 or 800-452-4776  
[www.osbar.org](http://www.osbar.org)

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### Social Security Administration

800-772-1213  
[www.ssa.gov](http://www.ssa.gov)

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## **“Social Security Disability and SSI”**

A publication about applying for Social Security Disability and SSI, Disability Hearings and Overpayments. Available from Oregon Legal Aid Services and other legal services programs in Oregon. (See General Resource List for numbers.)

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## **U.S. Department of Veterans Affairs**

(regional office)  
Green-Wyatt Federal Building  
1220 SW Third Avenue  
Portland, OR 97204  
**800-827-1000**  
[www.va.gov](http://www.va.gov)

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## **U. S. Railroad Retirement Board**

(field office)  
Green-Wyatt Federal Building  
1220 SW Third Avenue, Room 377  
Portland, OR 97204  
**503-326-2143** (9:00 a.m. - 3:30 p.m. Monday-Friday)  
[www.rrb.gov/default.asp](http://www.rrb.gov/default.asp)

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## **Veterans’ Service Organizations**

American Legion: **503-685-5006**

AMVETS: **503-777-6677**

Disabled American Veterans: **503-326-2620**

Jewish War Veterans of the USA: **202-265-6280**

Military Order of the Purple Heart: **503-373-2388**

Paralyzed Veterans of America: **503-362-7998** or **800-333-0782**

Veterans of Foreign Wars: **503-326-2614**

Vietnam Veterans of America: **800-VVA-1316** (**800-882-1316**)

National Veterans Legal Services Program: **202-265-8305**

Veterans Consortium Pro Bono Program: **202-628-8164** or **888-838-7727**

National Association for Black Veterans: **877-622-8387**

Veterans’ Centers:

Eugene Vet Center: **541-465-6918**

Grants Pass Vet Center: **541-479-6912**

Portland Vet Center: **503-273-5370**

Salem Vet Center: **503-362-9911**

U.S. Dept. of Veterans Affairs Vet Center (Roseburg): **541-440-1000**

## Glossary of Terms

**Appeals Council:** *The council that reviews the decision made in a hearing during the appeals process for Social Security benefits.*

**Countable Resources:** *The resources that are counted to see if you qualify for Supplemental Security Income. Examples are cash, bank accounts, stocks and bonds.*

**Credits:** *Also known as quarters of coverage. Credits are needed to receive Social Security benefits. Credits are earned during one's work life and now depend on how much money is earned. Up to four credits can be earned per year.*

**Direct Deposit:** *See Chapter 4.*

**Disability Benefits:** *Social Security benefits available if one becomes disabled before age 65, has enough credits and meets certain requirements.*

**Early Death Forfeiture:** *A clause in some pension plans that means your spouse does not receive benefits if you die before the early retirement age in the plan.*

**Elderly Rental Assistance:** *A rental refund paid by the state for seniors aged 58 or older who meet certain requirements.*

**Electronic Benefit Transfer Card (EBT):** *A debit card that allows you to access your food stamps and other state cash benefits either at a store or an automatic teller machine (ATM).*

**ERISA:** *Employee Retirement Income Security Act of 1974. It sets the standards for private pensions and also provides guaranteed pensions in some cases.*

**Family Caregiver Support Program:** *A statewide program providing respite care, supplemental services and products to make caregiving easier for caregivers of family members who are over age 60, and for people over age 60 who are caring for minor children.*

**Food Stamps:** *A federally funded program that helps low-income people buy food.*

**Full Retirement Age:** *For maximum Social Security retirement benefits, the earliest age at which you can retire from work covered by Social Security.*

**Hearing:** *The second step of the appeals process for Social Security benefits after losing the reconsideration. You request a hearing before an administrative law judge to explain your situation.*

**Judicial Review:** *The last step in an appeals process for Social Security benefits when you are dissatisfied with the Appeals Council's review. You then appeal to the United States District Court.*

**Quarters of Coverage:** *See credits.*

**Reconsideration:** *The first step of the appeals process when you ask the Social Security Administration to review its decision to deny you benefits.*

**Respite Care:** *Temporary care for a disabled or ill person for whom a family member normally cares.*

**Retirement Benefits:** *Monthly benefits you receive from Social Security if you are 62 or older, have enough credits, and are retired or employed with limited earnings.*

**Service-connected Disability Compensation for Veterans:** *Benefits for those who have a disability from an injury or disease that began or worsened during military service.*

**Social Security:** *A federal program providing benefits to eligible workers and their families when the worker retires, becomes severely disabled or dies.*

**Supplemental Security Income (SSI):** *A federal program providing a basic level of income to anyone who is at least 65 years old or blind or disabled, has limited income and resources, and meets the citizenship/alien eligibility requirements.*

**Survivors' Benefits:** *Social Security benefits paid to the surviving family members of an eligible worker who has died.*

**Vets' Centers:** *Centers that offer peer counseling services for veterans and family members.*

## CHAPTER 1

### Social Security and Other Benefit Programs

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