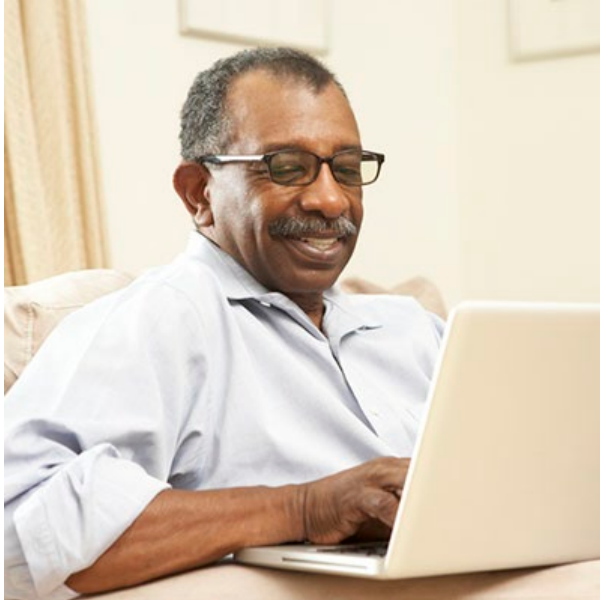


## Social Security Column

### FIVE BENEFITS YOU CAN APPLY FOR ONLINE AT SSA.GOV



We continue to make it easier for you to access our programs and benefits. Our website – [www.SSA.gov](http://www.SSA.gov)– offers a convenient way to apply online for benefits.

You can apply for:

- **Retirement or Spouse's Benefits** – You must be at least 61 years and 9 months and want your benefits to start in no more than 4 months. Apply at [www.ssa.gov/retirement](http://www.ssa.gov/retirement).
- **Disability Benefits** – You can use our online application at [www.ssa.gov/disability](http://www.ssa.gov/disability) to apply for disability benefits if you:
  - Are age 18 or older.
  - Are unable to work because of a medical condition that is expected to last at least 12 months or result in death.
  - Have not been denied disability benefits in the last 60 days. If your application was recently denied, you can appeal our decision online and request a review of the determination we made. Please visit [www.ssa.gov/apply/appeal-decision-we-made](http://www.ssa.gov/apply/appeal-decision-we-made).

**Supplemental Security Income (SSI)** – SSI provides monthly payments to adults and children with a disability or blindness who have limited income and few resources. People age 65 and older without disabilities who have limited income and resources may also be eligible for SSI. Some adults with disabilities who meet certain requirements may complete the application process online. To learn more, visit [www.ssa.gov/ssi](http://www.ssa.gov/ssi). If you cannot visit our website, you can call 1-800-772-1213 to schedule an appointment. (If you are deaf or hard of hearing, you may contact our TTY/TDD number, 1-800-325-0778.)

- **Medicare** – Medicare is a federal health insurance program for:
  - People age 65 or older.
  - Younger workers who have received disability benefits for 24 months.
  - People with end-stage renal disease (ESRD) or Amyotrophic lateral sclerosis (ALS).Note: They do not have a two-year waiting period.

If you are not already receiving Social Security benefits, you should apply for Medicare up to 3 months before turning age 65 at [www.ssa.gov/medicare](http://www.ssa.gov/medicare). You should consider your Medicare options even if you are still working and covered under an employer group health plan (or your spouse's employer health plan through their active employment).

***Extra Help with Medicare Prescription Drug Costs*** – The *Extra Help* program helps Medicare beneficiaries with prescription drug costs, like deductibles and copays. People on Medicare who need assistance with the cost of their medications can apply for *Extra Help* at [www.ssa.gov/medicare/part-d-extra-help](http://www.ssa.gov/medicare/part-d-extra-help).

Please share this information with those who need it.

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