

A GUIDE TO

Social Security Disability

We help put lives
back together.



POND LEHOCKY

D I S A B I L I T Y

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Social Security Disability

can be a confusing process, but we guide you along every step of the way.

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, 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.

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

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, at least five out of the past 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 for public assistance.

COMMON MEDICAL CONDITIONS FOUND DISABLING:

- Back Pain
- Neck Pain
- Headaches
- Fatigue
- Heart Disease
- Anxiety
- Crohn's Disease
- Depression
- Cancer
- Lupus
- Multiple Sclerosis
- Shoulder, Hand or Knee Issues
- Diabetes

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

You must meet the SSA's definition of disabled.

It uses a five-step process:

1. You are out of work or earning less than \$1,260 per month.
2. Your medical condition(s) prevents you from working and has lasted, or is expected to last, 12 months or result in death.
3. Your medical condition(s) meets the SSA's requirements for that specific condition.
4. You cannot perform the work you have completed in the past.
5. You cannot perform other types of work in the current national economy.

I'M OVER 50. DOES THAT MATTER?

Yes, and it works in your favor if your occupation involves physical work. When using the five-step

process, it is easier for those 50 and older to prove that they cannot perform other types of work due to their ages and histories.

WHY DO I NEED AN SSDI ATTORNEY?

Around 70 percent of people are denied when they initially apply for SSDI. The application and appeals process can be a long and confusing one with a lot of unfamiliar paperwork involved. **Any missteps in the process can cause your application to be denied and force you to live without benefits.** Our attorneys specialize in appealing and applying for Social Security disability. 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, we collect a one-time fee of 25 percent of your retroactive benefits (not exceeding \$6,000). Following that, there are no fees taken from your monthly 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 date.
- Benefits to your children under age 18, regardless whether if they are disabled.

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're 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.

You can apply for Social Security disability even if you are receiving:

- Workers' compensation
- Veterans benefits
- Long-term disability (LTD)
- Short-term disability (STD)

What to Expect

At Pond Lehocky Disability, we are honored to represent you during this difficult time. Rest assured that we are fighting for you every step of the way, no matter where you are in the process.

FIRST STEPS

- Our forms are sent to your home.
- Simply fill out the forms and send them back to us immediately.
- **You are now officially represented by Pond Lehocky Disability.**

APPLICATION PROCESS

- Our application specialists are available to assist you at your convenience over the phone. They guide you through the application and record your answers.
- We file your application with the SSA.
- You are then matched up with an attorney and his or her team.
- Your attorney's team consists of three case managers who have experience at all levels of the SSDI process, and your attorney oversees the entire process.
- Case managers communicate with Social

Security and the adjudicator who is deciding your claim to ensure the file is complete.

PLEASE NOTE: It can take anywhere from four to eight months, or longer, depending on your state, in order to receive a decision on your application.

RECEIVING A DECISION

- You receive a decision in the mail that either approves or denies you for SSDI.
- Remember, you only have 60 days to file an appeal of this denial.
- **If you are denied, don't give up. We can help you through the next steps.**

RECONSIDERATION PROCESS

- There is a reconsideration stage after the application is initially denied.
- A new adjudicator reviews the application, and your case manager continues to advocate on your behalf.

REQUEST FOR HEARING

- The request for hearing process takes place after your initial denial.
- Your case manager files a request for hearing before an Administrative Law Judge.
- It's essential to continue your medical treatment during this time to strengthen your case.
- Unfortunately, the wait time to receive a hearing before an Administrative Law judge is now more than one year, and in many states it can take as long as two years.
- Communication with your case manager is crucial. Please notify your case manager about any changes to your medical care.

AT THE HEARING

- Our attorney is present to represent you before a judge.
- The judge has reviewed all of your medical records and listens to your testimony to see how your medical condition affects your everyday life.
- It's extremely important that the judge understands how your medical condition affects your ability to care for yourself, perform activities of daily living and concentrate on tasks.
- Your attorney questions the vocational expert on whether the jobs identified could be performed with your limitations; using your medical records, he/she argues that you cannot work eight hours per day, five days per week.
- Vocational experts are impartial parties present at most hearings to discuss the work you have completed in the past and whether there are any jobs that exist in the current national economy that you can perform.

IF YOU ARE DENIED BY A JUDGE

If you appear before a judge and receive a denial, our Appellate Division can assist you in filing an appeal. If necessary, our trained appellate specialists can even help you take your case to federal court.

More Information

Please visit **[PONDLEHOCKY.COM](https://www.pondle hockey.com)** to learn more about Social Security disability and chat with our specialists anytime. You can find information about our team of expert attorneys. If someone you know may be eligible for SSD, call **800.773.1300**.

We help with all legal matters, including:

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

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HELPING AMERICANS IN ALL 50 STATES.