

APPLYING FOR DISABILITY

You need to have a game plan



SHORT-TERM
(EMPLOYER)

PRIVATE

LONG-TERM
(EMPLOYER)

STATE

SOCIAL
SECURITY

WORKERS
COMP

SHORT-TERM & LONG-TERM

- Short-term disability lasts up to 6 months
- Long-term disability starts after 6 months to 1 year and may last until retirement
- Contact your HR department to begin the process

SOCIAL SECURITY DISABILITY

- SSDI can last through retirement
- SSDI has a 5-month waiting period from the onset of your disability
- You can apply for SSDI when you apply for short-term or long-term disability
- This is a long process: After you file your application, you may need to appeal several times

Tips to develop a strategy

TIP #1 GET HELP

- Contact a professional ERISA or SSDI advocate
- Meet with your doctor to plan your case

TIP #2 COLLECT YOUR MEDICAL HISTORY

- Doctors' notes, test results, medications, etc.
- Symptoms logs: Physical, cognitive, emotional

TIP #3 DOCUMENT YOUR LIMITATIONS

- Quantify impact on work and home activity
- Identify symptom triggers

TIP #4 REVIEW YOUR JOB REQUIREMENTS

- List tasks, responsibilities, cognitive skills required
- Which are no longer possible? Why?

Learn more at vestibular.org/disability

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