

YOUR COMPLIMENTARY HANDBOOK TO

# SSDI

SSDI Benefit Payment



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## SSDI Benefit Payments

The overall sum of your SSDI benefits can change based on many factors. To gain insights into how benefit amounts are calculated, what to anticipate from Social Security, and the present schedule for benefit payments, please proceed to the next section.



# Determining Factors for Disability Benefit Amount



Several factors come into play when determining the amount of your disability benefits. These factors include:

## **Income:**

The Social Security Administration (SSA) takes into account your average lifetime earnings from employment subject to Social Security taxation.

**Other Public Benefits:** If you receive benefits from another government or public program, your disability benefits will be adjusted until you reach full retirement age.

## **These programs include:**

- Workers' compensation
- Pensions for employment not covered by Social Security (e.g., government or foreign employment)
- Any other government-provided benefits for non-work-related disabling medical conditions. If you are receiving SSDI and any of the above, your combined benefit amount cannot exceed 80 percent of your pre-disability average earnings.

## Determining Factors for Disability Benefit Amount Cont.



Your Social Security benefits will not be affected if you receive benefits from the following sources:

- The Department of Veterans Affairs (VA)
- Supplemental Security Income (SSI)
- Private pensions or other private insurance benefits
- It's crucial to note that there are limits to the benefit amount, and you can find more details about these limits in the "Maximum Family Benefit Amount" of the SSDI Eligibility for Beneficiaries guide.

## How to Approximate Your SSDI Benefit Amount

If you're disabled and applied for SSDI, SSA will send an estimated payment statement. If you haven't received it, get it online at the mySocialSecurity portal: [mySocialSecurity online portal](#).

To create a mySocialSecurity account at no cost, you must meet the following criteria:

- Possess a valid Social Security number.
- Hold a valid email address.
- Maintain a U.S. mailing address.
- Be at least 18 years of age.

Please note that you can only establish an account for yourself. Even if someone else grants you permission to create an account on their behalf, doing so is not permitted and could result in civil penalties.

You can also estimate your SSDI benefit amount by using one of the benefit calculators provided by the SSA. Access it here: [SSA benefit calculator](#).

For this calculation, you will need to provide your qualified earnings, which are detailed in the benefit statement you receive after creating a free mySocialSecurity online account. To use the calculator effectively, you'll also need to input the following information:

- Your date of birth.
- The age at which you plan to retire (or your current age).
- Your annual earnings up to the most recent year.
- Your expected earnings for the current year.

Once you input this data and select the “Calculate Benefit” option, you'll receive eligibility information for retirement, disability and survivor benefits. It will also offer estimated monthly payments for each eligible benefit category, and indicate if your family members are eligible. If you don't qualify for certain benefits, you won't receive an estimated payment amount for them.

## Benefit Payment Schedule

The timing of your SSDI benefit receipt depends on your date of birth. The following chart outlines the schedule for receiving Social Security benefits in 2023 based on your birthdate.

| <b>Date of Birth</b>                         | <b>Benefits Paid</b>                    |
|--|---|
| <b>1st through 10th day of the month</b>     | <b>Every 2nd Wednesday of the month</b> |
| <b>1st through the 20th day of the month</b> | <b>Every 3rd Wednesday of the month</b> |
| <b>21st through the 31st of the month</b>    | <b>Every 4th Wednesday of the month</b> |