

Transition: Social Security Disability Insurance (SSDI) to Retirement

Fact Sheet 2021

When will I start receiving Social Security Retirement if I'm on SSDI?

You will receive this once you reach your full retirement age, which is based on the year you were born:

- Born before 1937: Age 65 years
- 1938: 65 years/2 months
- 1939: 65 years/4 months
- 1940: 65 years/6 months
- 1941: 65 years/8 months
- 1942: 65 years/10 months
- 1943 through 1954: Age 66 years
- 1955: 66 years/2 months
- 1956: 66 years/4 months
- 1957: 66 years/6 months
- 1958: 66 years/8 months
- 1959: 66 years/10 months
- 1960 and later: Age 67 years

Note: SSDI recipients do not have the option of deferring their Retirement to age 70.

Will my monthly cash benefits change?

Maybe. If you worked while receiving SSDI, your benefit amount may increase when you retire. Regardless, know that your monthly cash benefit will not be less than your current SSDI cash benefit.

Do I need to notify Social Security about retiring?

No. Social Security will switch your SSDI benefit to a Retirement benefit once you reach your full retirement age.

Can I take early retirement?

Yes. At age 62 individuals may apply for a **reduced** Retirement Insurance Benefit. A person on SSDI may want to consider applying for early retirement when SSDI:

- Stops due to medical recovery
- Stops due to employment
- Payments are reduced due to Workers' Compensation

What happens when I apply for early retirement and go to work?

Retirement work rules differ from SSDI work rules. Consult with Social Security about these differences.

What happens when I reach full retirement age and go to work?

- You will not be subject to continuing medical reviews.
- Work income will not impact your Retirement cash benefits
- Work Incentives such as Trial Work Period, Extended Period of Eligibility, and Impairment Related Work Expenses cannot be used; the only exception is the Plan to Achieve Self-Support (PASS), if approved before turning 65.

What will happen if I reach full retirement age and receive a Childhood Disability Benefit (CDB)?

Nothing. There is no way to qualify for Retirement benefits based on a parent's work record. Therefore, you will continue getting your CDB cash benefits and the same SSDI work rules will continue to apply.

What will happen if I reach full retirement age and receive a Disabled Widow(er)'s Benefit (DWB)?

DWB will convert automatically to Social Security Widow(er)'s Insurance Benefit (WIB). You will receive your WIB without any limit on your earnings. Previous DWB work rules and continuing medical reviews will no longer apply. You will no longer be able to participate in the Ticket to Work program.

The only work incentive you can continue using is a PASS, if it was approved prior to age 65.

The earliest a widow or widower can start receiving WIB is based on age. Please see:

<https://www.ssa.gov/planners/survivors/1945s.html>

For more information on Social Security Retirement: <https://www.ssa.gov/retire/>

A Community Work Incentives Coordinator (CWIC) can help you understand the transition from SSDI to Social Security Retirement.

For more information about **Work Without Limits Benefits Counseling** contact

1-877-YES-WORK (1-877-937-9675) or visit <http://www.workwithoutlimits.org/benefits-counseling/>