

Disability Benefits

- **Worker** – Benefit equal to PIA
- **Spouse** – May receive a benefit if children in the household are under 16, otherwise same as retirement benefits
- **Child's benefit** – Receives benefits until 18

Definition of Disability

1. Must be unable to engage in any substantial gainful work; and
2. Must be the result of medically determinable physical or mental impairment that can be expected to last at least 12 months; or
3. Result in earlier death (meaning expected to die within a year).

Note: The disabled worker must satisfy a waiting period of 5 months, so the earliest that benefits could be paid would be the 6th month.

*If benefits are denied or delayed, they may be paid retroactively for 12 months, excluding the 5 month waiting period.