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How To Secure Your Future Against Disability?

By Ashish Jain

Most of the premium organizations including government organizations, defense services and many of the autonomous institutions offer disability insurance for the benefit of their officers and staff members. Though, a person can also get himself secured by signing a personal insurance policy.

Let's have a sneak peek into the various aspects of disability insurance.

First things first, what is disability? It is a medical condition of your body/health that prevents you from discharging your official duties for a period of time. Apart from physical disability, a number of disorders including mental disorders are also listed in the insurance policy/handouts.

Now, some basic conditions govern the disbursement of disability benefits.

You have to submit your claim on the prescribed application form. The prime condition of eligibility for social security disability is your work history. You should have put in at least five years service prior to the date of your disability but that need not be continuous service. It could be service with breaks.

Next point to ponder over is— who is to take the final decision on your disability— your insurance company or private medical practitioner? Well, none of these.

The evaluation is performed by an agency of the State you live in called Disability Determination Services. After you submit the prescribed application, the processing and final decision takes 120 days.

Some technical jargon might come in the way of settlement of your disability claim but all such schemes are meant for the benefit of the disabled persons and the final outcome in most of the cases is bound to be in their favor.

Sometimes the disabled person gets disability benefits from more than one agency as in the case of war veterans. They will get Social Security disability benefits apart from the compensation from the Veterans Administration as per the rules.

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As per the terms and conditions of their service, the veterans pay taxes on the basis of their taxable emoluments. Hence they legally become eligible for Social Security disability benefits. The service condition stipulates that you need to put in five years service to be eligible for the disability benefit. Partial disability is not covered. To get the benefit, you have to be totally disabled which seems to be a harsh condition.

If your application is approved by the prescribed State Agency, you will start receiving the disability payment every month after the mandatory waiting period of five months. There are social security disability benefits that you take from your own initiative. And the amount of premium that you pay is tax free. Before opting for any of the schemes, you need to make a careful study of the benefits that are likely to accrue. By contacting any insurance broker, you can get many quotations for the purpose of comparison.

<http://www.about-disability.com/>

& Disability provides detailed information on disability, mental health disability, medical disability and more.

That's Funny, You Don't Look Like You have a Disability

By Lynda Appell

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That's Funny You don't Look Like You Have a DisABILITY

Editorial about how invisible disabilities are just as much disabilities as visible ones.

>Th's funny, you don't look like you have a disABILITY.by Lynda Appell

Any one who can see that a man, woman, boy, girl who is in a wheel chair has a visible disability. Like wise seeing some one using a cane either as a walking aid or as help for someone who is blind.

Conversely someone who has an invisible disability, be it a learning disorder, a mental illness under control with treatment, a person with chronic debilitating pain and many other examples, too numerous to mention, are seen unless their disability is known as not having anything disabling about them.

How To Secure Your Future Against Disability?

I am not implying that persons with handicaps that are not readily seen are more disabled than those with a handicap that is readily visible.

What I am saying that both visible and invisible disabilities can both be a hardship and at times even devastating to the individual.

Just because a disability can not be seen doesn't mean it's any less disabling than one that can be seen by most people.

This doesn't doesn't necessarily mean more so. It means that a visibility of disability should not be the sole criteria of who is considered disabled.

To me there is one very important exception to the above. The person with an invisible disability

has to deal with not only their disability but the public's attitude toward it. For it's easy to realize some one who is physically challenged as being impaired. It's harder to realize that a person who may look normal may also have an impairment.

Disabled disability activist for over twelve years in my local Community Support Program and Artists for Recovery.



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