

# Ticket To Work—Independence Recovered

(NAPSA)—A federal program offers free employment services to people who get Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI). This program helps beneficiaries achieve financial independence. The program, run by Social Security, is called Ticket to Work. Ticket to Work supports people who want to earn more through work but who may need assistance in making the transition from beneficiary to employee.

## One Man's Story

Consider the case of Rob McClain, a successful businessman who was very active in his community. In addition to volunteering as a first responder and working as the Director of Investigations for the Gaming Commission, he ran a trucking company known as Big Rob's, Inc. (BRI). BRI provided much-needed employment in the community. He was satisfied with its success and with the activity in his 60-hour workweek. But his ambitious spirit was no match for the health challenges he faced.

McClain struggled with his weight since childhood, and eventually weighed 550 pounds. "Everything was hard. But the most difficult part was the effect on my health...I couldn't keep up with work," he said. When his kidneys failed, he had to stop working. He needed a new kidney, but for a transplant to succeed, other health conditions that could complicate recovery needed to be addressed. McClain and his doctors decided that gastric bypass surgery offered him the best chance. The surgery was a great success.

"I lost 300 pounds, my high blood pressure and sleep apnea," he recalled. He was approved for SSDI benefits and while awaiting a kidney transplant, he received lengthy dialysis treatments. Always ambitious, Rob decided to use the time spent in dialysis to earn his bachelor's degree online. After a successful transplant, he was ready to return to work. That's when a counselor at the state vocational rehabilitation (VR) agency told him he was eligible for free employment support services through Social Security's Ticket to Work.

## The Ticket to Work Program

Like McClain, Social Security disability beneficiaries age 18 through 64 qualify for a range of free services to help them prepare for, find and retain employment. State VR agencies and authorized



**People receiving disability benefits who want to work don't have to give up all their benefits to get a job.**

Employment Networks (ENs) offer these services as part of Ticket to Work.

McClain received help with his résumé and job leads. And he got a job—but was apprehensive. "I was glad to find work but didn't want to lose my disability benefits." Fortunately for him, Social Security work incentives make it easier for adults with disabilities to enhance their job skills, gain work experience and advance in a career. As a Social Security beneficiary, he felt better about returning to work knowing he would have time to settle into his job without fear of losing his benefits. For SSI beneficiaries, after certain exclusions, for every \$2 a person earns each month, \$1 is deducted from the monthly benefit. Soon, he was able to give up his disability payments and live off his paycheck. "I love my job," he said. "The [Ticket] program helped me transition back to stability."

## About Work Incentives

There are many different work incentives available to help disability beneficiaries during their transition to work. Some include:

- Keeping Medicaid or Medicare coverage while working;
- Maintaining cash benefits while testing one's ability to work; and
- Restarting benefits without another application (if benefits have stopped due to increased earnings within five years of the last benefit payment).

## Learn More

McClain found his path to a better future with Ticket to Work. Find yours. For more information about Ticket to Work and work incentives, call the Ticket to Work Help Line at **1-866-968-7842 (V) or 866-833-2967 (TTY)**, or visit [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).