DISABILITY BENEFITS CHEAT SHEET

2026 U.S. FEDERAL EDITION

How disability programs can work together after stroke

THE ONE RULE TO REMEMBER

Being eligible for two programs does not always mean you will receive two full payments. Some benefits stack, some reduce another payment, and some require you to choose one.

START HERE: Which programs could apply?

1 **SSDI**

Earned Social Security disability based on work credits.

2 **SSI**

Needs-based disability benefit for limited income and resources.

3 **VA Disability Compensation**

Tax-free benefit for qualifying service-connected disability.

4 **VA TDIU**

Pays at the 100% rate when service-connected disabilities prevent substantially gainful employment.

5 **FERS Disability Retirement**

Federal employee disability annuity; SSDI coordination rules apply.

6 **FECA / OWCP**

Federal workers' compensation for job-related injury or illness.

7 **Employer STD/LTD or State Disability**

Private or state wage-replacement benefits; policy and state rules control.

Generally compatible | May overlap but payment can change | May require election or cannot be paid together in full

STACKING MATRIX

Which benefits usually stack, coordinate, or require caution?

Generally compatible | May overlap but payment can change | May require election or cannot be paid together in full

BENEFIT COMBINATION	STATUS	WHAT IT MEANS
SSDI + VA Disability Compensation	Compatible	Generally compatible. SSA does not reduce SSDI because of VA compensation.
SSDI + SSI	Caution	Possible together, but SSDI counts as income for SSI, so SSI may be reduced.
SSI + VA Disability Compensation	Caution	VA compensation usually counts as unearned income for SSI, so SSI may be reduced or eliminated.
SSDI + Private LTD/STD	Caution	SSDI usually continues, but the private policy may reduce its own payment.
SSDI + Workers' Compensation	Caution	SSDI may be reduced when combined benefits exceed the 80% rule.
SSDI + FERS Disability Retirement	Caution	FERS disability is reduced under the OPM coordination formula.
FERS Disability + FECA Wage-Loss	Not Together	In most cases you must elect one payment for the same period.
VA Disability Compensation + FERS Disability	Compatible	Generally compatible. VA compensation does not create the normal FERS/SSDI reduction.
VA Pension + VA Disability Compensation	Not Together	VA does not pay both at the same time; the greater benefit is paid.

REMEMBER

Simultaneously eligible does not always mean simultaneously paid in full.

KEY RULES & OFFSETS

What stroke survivors should understand before stacking benefits

1 SOCIAL SECURITY

- **SSDI** = earned disability insurance based on work credits.
- **SSI** = needs-based disability benefit.
- **Workers' compensation** and certain public disability benefits can reduce SSDI.
- **Private disability insurance** usually does not reduce SSDI from SSA's side.

2 VETERANS BENEFITS

- **VA Disability Compensation** is not needs-based.
- **VA compensation** can generally be paid with SSDI.
- **TDIU** pays at the 100% rate when service-connected disabilities prevent substantially gainful employment.
- **VA Pension** is separate and cannot be paid at the same time as VA disability compensation.

3 FEDERAL EMPLOYEES

- **FERS Disability Retirement** can coordinate with SSDI.
- **First 12 months:** 60% of high-3 minus 100% of SSDI.
- **After 12 months to age 62:** 40% of high-3 minus 60% of SSDI.
- **FECA wage-loss** usually requires an election instead of simultaneous full payment with FERS disability.

4 EMPLOYER / STATE BENEFITS

- **STD/LTD benefits** depend on the insurance policy.
- **Many LTD plans** offset SSDI.
- **State disability rules** vary by state.
- **Always review** the actual policy, award letter, or state rule.

BIG PICTURE

The program name matters less than the interaction rule: income test, offset, election requirement, or work limit.

Educational Use Only

2026 QUICK NUMBERS + NEXT STEPS

2026 U.S. FEDERAL EDITION

Fast facts and a simple checklist before claiming multiple benefits

1	2	3	4	5
SSI Federal Maximum	**SSI Resource Limit**	**SGA (Non-Blind)**	**SGA (Statutory Blind)**	**Trial Work Period**
$994 individual / **$1,491** couple	**$2,000** individual / **$3,000** couple	**$1,690** /month	**$2,830** /month	**$1,210** /month in 2026

BEFORE YOU CLAIM MULTIPLE BENEFITS

1. List every benefit you receive or applied for.
2. Check whether one payment counts as income to another program.
3. Check whether an offset formula applies.
4. Check whether you must elect one benefit.
5. Report changes in work, income, or other benefits.
6. Keep award letters, pay records, and medical evidence.

ASK THESE QUESTIONS

1. Can both benefits be paid for the same month?
2. Will either payment be reduced?
3. Could retroactive benefits create an overpayment?

IMPORTANT DISCLAIMER

Educational information only. Not legal, medical, tax, financial, or individualized benefits advice. Rules, dollar amounts, state laws, and insurance contracts can change. Verify current rules with the responsible agency or plan administrator.

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DISABILITY BENEFITS CHEAT SHEET 2027

FOR STROKE SURVIVORS AND CAREGIVERS

How Programs Work Together | Who May Qualify | What You Can Receive | When Benefits May Be Reduced

2027 EDITION
U.S. FEDERAL GUIDE

UPDATED ANNUALLY
Rules, amounts and programs can change. Always verify with official sources.

QUICK START Are You Eligible?

1. Were you working and paying Social Security taxes? → **Consider SSDI**
2. Do you have limited income and resources? → **Consider SSI**
3. Are you a veteran with a service-connected condition? → **Consider VA Disability Compensation** (and/or TDIU)
4. Are you or were you a federal civilian employee? → **Consider FERS Disability Retirement**
5. Was the stroke or condition related to your federal job? → **Consider FECA/OWCP**
6. Do you have employer disability insurance? → **Consider STD/LTD**
7. Do you live in a state with a disability program? → **Consider state disability benefits**

YOU MAY HAVE MORE THAN ONE "YES." Many programs can be applied for at the same time.

THE ONE RULE TO REMEMBER

Simultaneously eligible does NOT necessarily mean **simultaneously paid in full.** You can often qualify for more than one disability program, but some benefits may be reduced when received together.

"Each program asks a different question, uses different rules, and serves a different purpose."

MAIN DISABILITY BENEFIT PROGRAMS AT A GLANCE

SSDI	SSI	VA	FERS	FECA/OWCP	STD/LTD	State
Social Security Disability Insurance	Supplemental Security Income	Disability Compensation (TDIU)	Disability Retirement	Federal Workers' Compensation	Short-Term & Long-Term Disability	Disability Programs
Based on work history.	Needs-based for limited income and resources.	For eligible veterans.	For federal civilian employees.	For federal job-related injury or illness.	Through employer insurance policies.	Varies by state and eligibility rules.

BENEFIT STACKING MATRIX

Benefit Combination	Can You Receive Both?	What You Need to Know
SSDI + VA Disability Compensation	YES – Generally	VA compensation does not reduce SSDI.
SSDI + SSI	YES – Possible	SSI is income-tested and may be reduced by SSDI.
SSI + VA Disability Compensation	YES – With Reduction	VA compensation counts as income for SSI (after exclusions).
SSDI + Private LTD	YES – Generally	SSDI is not reduced, but your LTD insurer may offset.
SSDI + Workers' Compensation (non-federal/state)	YES – Possible Reduction	Total (SSDI + workers' comp) may not exceed 80% of average current earnings. SSDI may be reduced.
SSDI + State Disability Benefits	YES – Possible Reduction	Certain state or public disability benefits may reduce SSDI.
SSDI + FERS Disability Retirement	YES – With Reduction	FERS is reduced by 100% of SSDI for first 12 months (60% formula) and by 60% of SSDI thereafter (40% formula), before age 62.
VA Disability Compensation + FERS Disability Retirement	YES – Generally	VA does not reduce FERS disability retirement.
FERS Disability + FECA/OWCP (wage-loss compensation)	NO – Usually	You must generally choose one. Limited exceptions (e.g., schedule award).
VA Pension + VA Disability Compensation	NO – Not Together	You cannot receive both simultaneously. VA pays the higher benefit.

2027 KEY NUMBERS (FEDERAL – TENTATIVE)

SSI Maximum Benefit (Individual)
2027 AMOUNT PENDING OFFICIAL SSA RELEASE
(2026 was $994)

SSI Resource Limit (Individual)
2027 AMOUNT PENDING OFFICIAL SSA RELEASE
(2026 was $2,000)

Substantial Gainful Activity (SGA) (Non-Blind)
2027 AMOUNT PENDING OFFICIAL SSA RELEASE
(2026 was $1,690)

Trial Work Period (TWP) Monthly Limit
2027 AMOUNT PENDING OFFICIAL SSA RELEASE
(2026 was $1,160)

Official 2027 COLA and all SSA amounts are released each October by the Social Security Administration.

REAL-WORLD EXAMPLES

1 Stroke Survivor Civilian Worker
- SSDI
- SSI (if low income)
- Private LTD (if available)
- Medicare (after SSDI eligibility)

CAN RECEIVE ALL?
Yes, possibly.
Some benefits may be reduced due to income or policy offsets.

2 Stroke Survivor Veteran
- VA Disability Compensation (and/or TDIU)
- SSDI
- Medicare (after SSDI)
- VA Health Care

CAN RECEIVE ALL?
Yes, generally.
VA compensation does not reduce SSDI.

3 Stroke Survivor Federal Employee
- FERS Disability Retirement
- SSDI
- VA Disability (if eligible)
- Medicare (after SSDI)

CAN RECEIVE ALL?
Yes, with reduction.
SSDI reduces FERS disability (retirement).

4 Federal Employee Job-Related Stroke
- FECA/OWCP
- (and possibly FERS – but usually must choose one)
- SSDI (possible offset)
- VA Disability (if eligible)

CAN RECEIVE ALL?
Maybe, with restrictions.
Usually must choose FECA or FERS. SSDI may be reduced.

5 Low-Income Survivor
- SSDI (low benefit amount)
- SSI (if eligible)
- Medicaid
- SNAP
- Housing Assistance

CAN RECEIVE ALL?
Yes, possibly.
SSI is income-tested and may be reduced by SSDI.

NON-CASH BENEFITS YOU MAY ALSO QUALIFY FOR

- Medicare (through SSDI)
- Medicaid (state-based)
- VA Health Care
- TRICARE (if eligible)
- SNAP (food assistance)
- Housing Assistance (Section 8, etc.)
- Transportation (Paratransit)
- Vocational Rehabilitation (SSA & VA)
- Home- and Community-Based Services (Medicaid Waivers)
- Caregiver Programs
- Reasonable Workplace Accommodations
- FMLA (job-protected leave)

5 STEPS TO CLAIM MULTIPLE BENEFITS

1. Identify all programs you may qualify for.
2. Gather medical and functional evidence (see checklist on next page).
3. Apply for each program separately.
4. Report other benefits when required.
5. Monitor for offsets or reductions and keep copies of all decisions.

IMPORTANT NOTES

- You can apply for multiple programs at the same time.
- Each program has different eligibility rules.
- Some benefits may reduce other benefits.
- Offsets, elections and income limits vary by program.
- Work incentives may allow you to keep some benefits while working.
- Rules and payment amounts change annually.

DISCLAIMER
This cheat sheet is for educational purposes only. It is not legal, financial or medical advice. Always consult the official program websites or a qualified professional. Rules, eligibility and payment amounts can change.

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DISABILITY BENEFITS CHEAT SHEET 2027

FOR STROKE SURVIVORS

A CLEAR GUIDE TO HOW DISABILITY BENEFITS CAN WORK TOGETHER, WHAT THEY MEAN, AND HOW TO APPLY.

U.S. FEDERAL EDITION

UPDATED ANNUALLY

SSDI
Social Security Disability Insurance (SSDI)

Work credits required.

SSI
Supplemental Security Income (SSI)

Income and resource limits.

VA
VA Disability Compensation

For eligible Veterans.

TDIU
VA Total Disability Based on Individual Unemployability

For Veterans who cannot maintain substantially gainful employment.

FERS
Federal Employees Disability Retirement (FERS)

For eligible federal civilian employees.

FECA/OWCP
Federal Employees Compensation Act (FECA/OWCP)

For work-related injuries/illnesses in federal service.

STD/LTD
Employer Provided Short-Term (STD) and Long-Term Disability (LTD)

Based on your employer's policy.

STATE
State Disability Programs

Varies by state (some states offer benefits).

IMPORTANT TRUTH

YOU MAY QUALIFY FOR MORE THAN ONE PROGRAM.

Each program asks a different question and uses different rules. It is possible to be eligible for multiple benefits at the same time.

"Simultaneously eligible does not necessarily mean simultaneously paid in full."

HOW THE PROGRAMS ARE DIFFERENT

SSDI	SSI	VA	FERS	FECA/OWCP	STD/LTD
Did you work and pay Social Security taxes? Is your disability severe enough to prevent substantial gainful activity (SGA)?	Are you disabled AND do you have limited income and resources?	Is your disability service-connected or otherwise compensable under VA law?	Can you no longer perform useful and efficient service in your federal position?	Was the injury or illness related to your federal job duties?	Does your condition meet your employer's policy definition of disability?

KEY TAKEAWAY

- You can apply for multiple programs.
- Some can be received at the same time without penalty.
- Some may reduce each other.
- Rules depend on eligibility, income, type of benefit, and your specific situation.
- Always review the most current rules or speak with a qualified professional.

STACKING MATRIX

CAN YOU RECEIVE THEM TOGETHER?

✓ Generally Yes / No Offset ! Possible, But May Be Reduced ✗ Usually No or Must Choose — Does Not Apply

BENEFIT COMBINATION	CAN YOU RECEIVE TOGETHER?	KEY NOTES
SSDI + VA Disability	✓	Generally yes. VA compensation does not reduce SSDI.
SSDI + SSI	!	Possible. SSI is income-tested and may be reduced.
SSI + VA Disability	!	Possible. VA compensation usually reduces SSI.
SSDI + Private LTD	✓	SSDI is not reduced, but your LTD payment may be offset.
SSDI + Workers' Compensation (non-federal)	!	Possible. SSDI may be reduced if combined benefits exceed 80% of your pre-disability earnings.
SSDI + State Disability (certain public)	!	May be reduced under the 80% rule.
SSDI + FERS Disability	!	Yes, but FERS is reduced by SSDI (see FERS rules).
FERS Disability + FECA/OWCP	✗	Usually must choose one (with limited exceptions).
VA Disability + FERS Disability	✓	Generally yes. VA compensation does not reduce FERS.
VA Pension + VA Disability	✗	Cannot receive both. VA pays the higher benefit.
TDIU + VA Disability	✓	TDIU is a form of VA compensation (paid at 100% rate).
Multiple Benefits (3 or more)	!	Possible, but requires careful coordination and may involve reductions or elections.

REAL-WORLD EXAMPLES

1 VETERAN STROKE SURVIVOR
- ✓ VA Disability Compensation
- ✓ SSDI

CAN GENERALLY RECEIVE BOTH.

2 LOW-INCOME SURVIVOR
- ✓ SSDI (low monthly amount)
- ✓ SSI

MAY RECEIVE BOTH, BUT SSI IS INCOME-TESTED.

3 FEDERAL EMPLOYEE SURVIVOR
- ✓ FERS Disability Retirement
- ✓ SSDI
- ✓ VA Disability (if eligible)

POSSIBLY ALL THREE, BUT SSDI REDUCES FERS DISABILITY.

4 FEDERAL EMPLOYEE – INJURED AT WORK
- ✓ FECA/OWCP (work-related)
- ✓ SSDI
- ✓ VA Disability (if eligible)
- ✓ Possible FERS Disability

MUST COORDINATE BENEFITS. USUALLY CHOOSE FECA OR FERS. SSDI MAY BE REDUCED BY 80% RULE.

2027 KEY NUMBERS (PENDING OFFICIAL SSA RELEASE)

	AMOUNT/LIMIT
SSI Federal Maximum (Individual)	To be announced (2027)
SSI Federal Maximum (Couple)	To be announced (2027)
SSI Resource Limit (Individual)	$2,000 (not COLA-adjusted)
SSI Resource Limit (Couple)	$3,000 (not COLA-adjusted)
Substantial Gainful Activity (SGA) Non-Blind	To be announced (2027)
Substantial Gainful Activity (SGA) Blind	To be announced (2027)
Trial Work Period (TWP)	Monthly amount to be announced
Medicare Eligibility (SSDI)	Generally after 24 months of SSDI entitlement
VA Disability Rates	To be announced (2027)
FERS Earnings Cap (Age < 62)	To be announced (2027)

Note: SSA and other agencies typically release COLA and updated amounts in October for the following year. This section will be updated as soon as 2027 official amounts are published.

INCOME-REPLACEMENT BENEFITS

SSDI	Work-based benefit. No income/resource limits.
SSI	Needs-based benefit. Income and resource limits apply.
VA Disability	Service-connected or otherwise compensable. Not income-tested.
TDIU	Pays at 100% rate for qualifying Veterans.
FERS Disability	For eligible federal employees. Reduced by SSDI.
FECA/OWCP	For federal work-related injuries. Usually cannot receive FERS and FECA wage-loss at the same time.
Private STD/LTD	Based on employer policy. May offset SSDI.
State Disability	Varies by state.
Workers' Comp	May reduce SSDI (80% rule).

NON-CASH BENEFITS YOU MAY ALSO QUALIFY FOR

Medicare	After 24 months of SSDI entitlement.
Medicaid	Based on income and state rules.
VA Health Care	For eligible Veterans.
TRICARE	For eligible service members and families.
SNAP	Food assistance based on income.
Housing Assistance	Varies by state and local programs.
Transportation	Paratransit and reduced fare programs.
Vocational Rehabilitation	SSA, state VR, or VA VR&E (Veterans).
Caregiver Programs	VA, Medicaid waivers, and state programs.
Reasonable Accommodations	Under the ADA for those who can work.
FMLA	Job-protected leave for eligible employees.

APPLICATION CHECKLIST

- ☐ Gather medical records and functional impact details.
- ☐ Track symptoms, treatments, and limitations.
- ☐ Identify all programs you may be eligible for.
- ☐ Review how benefits may interact.
- ☐ Keep copies of all applications and correspondence.
- ☐ Consider speaking with a benefits specialist, veterans service officer, or legal professional (as appropriate).

IMPORTANT DISCLAIMER

This cheat sheet provides general educational information and is not legal, medical, or financial advice. Eligibility rules, benefit amounts, and policies can change. Always refer to the official agency websites and consider speaking with a qualified professional for advice about your specific situation.

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UNDERUSED RESOURCES AFTER STROKE

What many stroke survivors, caregivers, and families don't realize they can ask for.

2027 U.S. RESOURCE GUIDE

REAL SUPPORT.
MORE OPTIONS.
A BRIGHTER TOMORROW.

A disability check is only one part of recovery.

Many survivors may also qualify for services, supports, accommodations, and community resources that improve independence and quality of life.

ASK YOUR DOCTOR FOR

These evaluations and referrals can identify needs and open the door to helpful services.

- **OT/PT/SLP re-evaluation** — Reassess progress and identify new goals.
- **Neuropsychology evaluation** — Assess thinking, memory, and emotional health.
- **Neuro-ophthalmology or low-vision rehab** — Evaluate vision changes and treatment options.
- **Fatigue evaluation** — Identify causes and management strategies.
- **Sleep evaluation** — Screen for sleep apnea and other sleep disorders.
- **Continence evaluation** — Address bladder and bowel changes.
- **Pain management** — Develop a plan for ongoing pain.
- **Fall-risk assessment** — Evaluate balance and home safety needs.
- **Driver rehabilitation referral** — Determine if and when it's safe to drive.
- **Social worker or case-management referral** — Get help navigating resources and care coordination.

ASK YOUR INSURANCE FOR

Your health insurance may cover more than you realize. Ask about these options.

- **Case management** — Help coordinating care, services, and community resources.
- **Additional therapy authorization** — Request more OT/PT/SLP when needed.
- **Home health services** — Nursing, therapy, or personal care at home (if eligible).
- **Durable medical equipment (DME)** — Wheelchairs, walkers, bathroom equipment, and more.
- **Transportation benefits** — Rides to medical appointments (varies by plan).
- **Second opinions** — Get another specialist's opinion when needed.
- **Out-of-network exception** — Coverage for specialists or services not in your plan network (when appropriate).

ASK LOCAL / STATE AGENCIES FOR

State and community programs can provide valuable services and supports.

- **Paratransit** — Low-cost transportation for people with disabilities.
- **Vocational rehabilitation (VR)** — Job training, education, and employment support.
- **Blind or low-vision services** — Training, assistive technology, and independent living skills.
- **Medicaid waivers or home- and community-based services** — Services to help you live at home (varies by state).
- **Attendant care services** — In-home personal care support (varies by state).
- **Home modifications** — Ramps, grab bars, and other accessibility changes.
- **Meal assistance** — Home-delivered meals or community meal programs.
- **Housing assistance** — Accessible housing options and rental support.

ASK YOUR EMPLOYER FOR

Many workplace supports are available under the Americans with Disabilities Act (ADA).

- **ADA accommodations** — Changes to help you do your job.
- **Modified schedule** — Flexible or reduced hours.
- **Telework** — Work from home when possible.
- **Ergonomic or assistive technology** — Adaptive equipment and software.
- **Extra breaks** — Rest when needed.
- **Reduced visual or cognitive load** — Adjustments to tasks and environment.
- **Leave options** — FMLA or other paid/unpaid leave when eligible.

UNDERUSED NON-CASH SUPPORTS

These programs and resources can reduce expenses and make daily life easier.

- **Medicare or Medicaid** — Health coverage, equipment, and home health.
- **VA health care** — Comprehensive care for eligible veterans.
- **Caregiver programs and respite** — Training, counseling, and temporary relief.
- **SNAP or food assistance** — Help buying groceries (varies by state).
- **Utility assistance** — Help with electricity, heating, and water bills.
- **Prescription or equipment assistance** — Lower costs for medications and medical equipment.
- **Transportation programs** — Rides to medical appointments and community services.
- **Housing and home-safety support** — Grants, loans, or programs for accessible housing.

BIGGEST MISSED OPPORTUNITIES

These resources are often available but frequently overlooked. Ask about them!

- **Low-vision rehabilitation** — Can greatly improve independence and safety.
- **Home-safety evaluation** — Identify fall risks and make tailored modifications.
- **Assistive technology** — Tools for communication, mobility, and cognition.
- **State vocational rehabilitation** — Helps with job training and returning to work.
- **Paratransit** — Increases access to medical care, work, and community.
- **Caregiver respite** — Gives family caregivers a much-needed break.
- **Continued rehabilitation beyond the first few months** — Many make progress for years with ongoing therapy.

THINGS NOBODY TOLD ME I COULD ASK FOR

These ideas can make a real difference in daily life.

1. **Home modifications** — Ramps, grab bars, walk-in showers, and more.
2. **Driving evaluation** — Find out if you can drive, and what adaptations might help.
3. **Extra therapy** — Ask for more OT/PT/SLP when you hit a plateau or have new goals.
4. **Workplace accommodations** — Adjustments to help you stay employed or return to work.
5. **Case manager** — A single point of contact to help coordinate care and resources.
6. **Meal/transport support** — Home-delivered meals and rides can improve independence.

NEXT STEPS

A simple plan to start getting the support you need.

1. **Identify your biggest daily barriers.** Be specific about what's most challenging.
2. **Ask for referrals in writing.** Request evaluations, services, or accommodations in writing.
3. **Contact your insurance and local agencies.** Find out what you may qualify for.
4. **Keep copies of approvals and denials.** Save letters, forms, and notes from your calls.
5. **Follow up consistently.** Check on the status of your requests and don't be afraid to ask again.

Educational information only. This guide is not legal, medical, or individualized benefits advice. Program rules, insurance coverage, and local resources vary.