



# Know the facts about benefits and how they support work.

**At Disability Hub MN, we can help you learn about benefits, explore the effects of work on benefits and create a plan that can lead to greater financial stability.**

## **What is benefits planning?**

Benefits planning means taking time to review, understand, and plan for what will happen to your benefits when you go to work. Benefits planning will help you make informed choices so you can work, save for your future and be better off.

## **How can the Hub help with benefits planning?**

- Confirm the benefits you have now and show you other benefits that might help
- Explain tools and resources available to set work goals, and manage benefits while working
- Understand and access work incentives, which are special rules that help you work and get the benefits you need
- See common issues that can come up when you start working and help you know what to do to prevent or address those things
- Connect to more resources for help with complicated benefit issues, if needed

## **Five key things to know about work and benefits:**

1. Work and benefits can go together
2. All public benefit programs in Minnesota support work
3. You will earn more money when you work, even if your benefits change
4. Fear of losing your benefits doesn't need to be the reason to choose not to work
5. Benefits planning can help you see how work is possible, work to your full potential, save money and get ahead financially

## Find resources about benefits and work at [disabilityhubmn.org](https://disabilityhubmn.org)



We provide benefits planning services to help you make informed choices about work.

“When I got my first job after I graduated college, I was wondering how the job would impact my benefits. Disability Hub MN helped me navigate that and did a benefits analysis for me so that getting a job was a little less scary.”

### Hub Tools [disabilityhubmn.org/hub-tools](https://disabilityhubmn.org/hub-tools)

**Learn about Disability Benefits 101 (DB101).** The Hub’s partner website, [mn.db101.org](https://mn.db101.org) has information on benefits and simple online estimators that help you see how your income and health care could be affected by work and which work incentives might help you.



**Use My Vault.** My Vault is a secure, personal account you can use to do activities to plan for what might happen to your benefits if you work. You can start a benefits plan, get a benefits lookup, create a budget, make a plan for work and more.

### Contact Us [disabilityhubmn.org/contact-us](https://disabilityhubmn.org/contact-us)

**Contact a Hub expert how and when it works for you.** Chat online or call an expert Monday to Friday, 8:30 a.m. to 5 p.m. Email anytime through the online form or explore information on the Hub website 24/7.



### Hub Videos [disabilityhubmn.org/hub-video](https://disabilityhubmn.org/hub-video)

**Visit our Videos area** and filter by the topic “Benefits videos” to find short videos on how benefits and work can go together, including:

- SSI and Work
- SSDI and Planning for Work
- SSDI Work Incentives, and many more!



## Your best life, your way.

Disability Hub MN™ is a free statewide resource network that helps you solve problems, navigate the system and plan for your future. Our team knows the ins and outs of community resources and government programs, and has years of experience helping people fit them together.