

Social Security Administration

1329 S. Division St.
Traverse City MI 49684

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Monthly Information Package

July 2022

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Social Security Column

CELEBRATE YOUR INDEPENDENCE WITH SOCIAL SECURITY

By **Bob Simpson**

Social Security District Manager in Traverse City



Every July, we take pride in celebrating our nation's independence. For nearly 90 years, our programs have helped provide financial independence to millions of hardworking people. We have useful online tools like the *Social Security Statement (Statement)* and our benefits estimator tool that help people not yet receiving benefits. The *Statement* shows the benefits that you and your family may be entitled to with personalized fact sheets tailored to your age and earnings situation. The benefits estimator tool allows you to get estimates based on different ages you want to begin receiving benefits. These tools can help you plan the financial independence you deserve in retirement.

Don't receive benefits? You can get the most out of your online experience if you have a personal *my Social Security* account. You can:

- Get your *Statement* instantly.

- Request a replacement Social Security card (in nearly every state and the District of Columbia).
- Find out if you qualify for benefits.
- Appeal a decision we made on your claim.

Already receiving benefits? If so, you can use your personal **my Social Security** account to:

- Request a replacement Social Security card (in nearly every state and the District of Columbia).
- Get an instant benefit verification letter for Social Security, Medicare, and Supplemental Security Income (SSI).
- Start or change your direct deposit. (Social Security beneficiaries only)
- Check your information and benefit amount.
- Change your address. (Social Security beneficiaries only)
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S instantly for tax season.
- Report your wages if you work and receive disability benefits or SSI.

You can create your personal my Social Security account at www.ssa.gov/myaccount.

Our blog at blog.ssa.gov features messages and information direct from our Acting Commissioner and other experts. You can subscribe and get an email each time we post a new blog so you can stay informed. From the blog, you can also connect with us on Facebook, Twitter, LinkedIn, Instagram, and YouTube.

With so many services and helpful information available online, we are here for you when it's convenient for you. Be sure to tell friends and family about all they can do with us from any device at www.ssa.gov.

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Social Security Column

APPLY FOR SOCIAL SECURITY BENEFITS ONLINE

By Bob Simpson

Social Security District Manager in Traverse City



Did you know, you can do much of your business online with Social Security? This means no need to call or visit a local Social Security office. You can take your time completing our online applications and even save your progress to return to later.

You can apply online for:

- **Retirement or Spouse's Benefits** – You can apply up to four months before you want your retirement benefits to start. You must be at least age 62 for the entire month to be eligible to receive benefits. If you were born on the first or second day of the month, you meet this requirement in the month of your 62nd birthday. If you were born on any other day of the month, you do not meet this requirement until the following month. When you're ready, apply at www.ssa.gov/retireonline.

- **Disability Benefits** – You can use our online application, available at www.ssa.gov/disabilityonline, to apply for disability benefits if you:
 - Are age 18 or older;
 - Are not currently receiving benefits on your own Social Security record;
 - Are unable to work because of a medical condition expected to last at least 12 months or result in death; and
 - Have not been denied disability benefits in the last 60 days. If your application was recently denied, our online appeal application is a starting point to request a review of the determination we made. Please visit www.ssa.gov/benefits/disability/appeal.html.
- **Supplemental Security Income (SSI)** – SSI provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI also makes payments to people who are age 65 and older without disabilities who meet the financial qualifications. If you plan to apply for SSI, you can tell us you want to apply and we will make an appointment to help you complete the application. Or you can complete a large part of your application online at www.ssa.gov/benefits/ssi.
- **Medicare** – Medicare is a federal health insurance program for people age 65 or older, some people younger than 65 who have disabilities, and people with end-stage renal disease. If you are not already receiving Social Security benefits, and are not working, you should apply for Medicare three months before turning age 65 at www.ssa.gov/medicare.
- ***Extra Help* with Medicare Prescription Drug Costs** – Some people with limited resources and income may be able to get *Extra Help* paying their monthly premiums, annual deductibles, and prescription co-payments related to a Medicare prescription drug plan. People who need assistance with the cost of medications can apply for *Extra Help* at www.ssa.gov/i1020.

Please share these helpful resources with your friends and family.

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Social Security Column

SOCIAL SECURITY IS HERE WHEN YOU'RE READY FOR RETIREMENT

By Bob Simpson

Social Security District Manager in Traverse City



When you think you're ready to retire, we're here to help you make an informed decision about when to apply for benefits. You should decide based on your individual and family circumstances.

Would it be better for you to start getting benefits early with a smaller monthly amount over a longer period? Or perhaps wait for a larger monthly payment over less time? The answer is personal and depends on several factors, such as your current and anticipated cash needs, health, and your family history on longevity. Most importantly, you should study your future financial needs and obligations, and estimate your future Social Security benefit.

The best and easiest way to estimate your future Social Security benefits is with a personal **my Social Security** account. You can create your free account at www.ssa.gov/myaccount.

Use your account to see how much you might receive each month based on the age at which you want to start receiving benefits.

We encourage you to weigh all the factors carefully before deciding when to begin receiving Social Security benefits. This decision affects the monthly benefit amount you will receive for the rest of your life and may affect benefits for your survivors.

Social Security's Online Retirement Resources

Whether you're ready to learn about, apply for, or manage your retirement benefits, our online resources make it easy for you to find the information you need. How easy? You can do it from your computer, tablet, and even smartphone!

On our website, you can:

- Get our publications.
- Estimate your benefits with one of our many **calculators**.
- Find your **Full Retirement Age**.
- Learn about **benefits for a spouse and family members**.
- **Apply** for benefits.
- **Manage** your benefits once you start receiving them.

You and your loved ones can discover all these resources at www.ssa.gov/retirement.

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Social Security Column

SOCIAL SECURITY TO OFFER SELF-ATTESTATION OF SEX MARKER IN SOCIAL SECURITY NUMBER RECORDS§

By Bob Simpson

Social Security District Manager in Traverse City



We will offer people the choice to self-select their sex on their Social Security number (SSN) record. We anticipate this option will be available in the fall of 2022.

“The Social Security Administration is committed to reducing barriers and ensuring the fair treatment of the LGBTQ+ community by updating our procedures for Social Security number records,” says Acting Commissioner Kijakazi. “This policy change will allow people to self-select their sex in our records without needing to provide documentation of their sex designation.”

People who update their sex marker in Social Security’s records will need to apply for a replacement SSN card. They will still need to show a current document to prove their identity.

However, they will no longer need to provide medical or legal documentation of their sex designation once the policy change goes into effect. SSN cards do not include sex markers.

In February 2022, we issued guidance instructing employees to accept evidence documents that contain non-binary identifiers (e.g., “X”) for original SSN and replacement SSN card applications. This guidance applies to other updates to our internal SSN records. We are exploring possible future policy and systems updates to support an “X” sex designation for the SSN card application process.

You can also learn more about our programs and how we are there for same-sex couples and the LGBTQ+ community at www.ssa.gov/people/same-sex-couples.

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SOCIAL SECURITY SERVICES FOR THE HISPANIC COMMUNITY

By **Bob Simpson**

Social Security District Manager in Traverse City



For nearly 90 years, Social Security has provided financial protection to communities throughout the United States, including the Hispanic community.

Today, our retirement, disability, and survivors benefits are an important source of income for Hispanics. Our Spanish-language website, www.ssa.gov/espanol, provides information for those whose primary language is Spanish. There, people can learn how to get a Social Security card, plan for retirement, apply for benefits, manage their benefits, and much more.

We also provide many publications in Spanish at www.ssa.gov/espanol/publicaciones. Popular topics include:

- Retirement, Disability, and Survivors benefits.
- Medicare.
- Supplemental Security Income (SSI).
- Social Security cards.

- Fraud and scams.
- Appeals.
- Benefits for children.
- Payments outside the U.S.

Customers who prefer to conduct business in Spanish can reach a Spanish-speaking representative at 1-800-772-1213. Please share these resources with friends and family who may need them.

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