

Social Security Administration

1329 S. Division St.
Traverse City MI 49684

May 18, 2021

Monthly Information Package

June 2021

Columns & Features

CHECK THE STATUS OF YOUR SOCIAL SECURITY BENEFITS CLAIM ONLINE.....	2
SOCIAL SECURITY AND PROTECTING ELDERS FROM SCAMS.....	4
CHOOSE A REPRESENTATIVE PAYEE FOR SOCIAL SECURITY TO CONSIDER BEFORE YOU MAY NEED ONE.....	6
TAKE CARE OF YOUR SOCIAL SECURITY BUSINESS ONLINE.....	8
ELIGIBILITY FOR SPOUSE’S BENEFITS.....	10

Produced at U.S. taxpayer expense.

Social Security Column

CHECK THE STATUS OF YOUR SOCIAL SECURITY BENEFITS CLAIM ONLINE

By Bob Simpson

Social Security District Manager in Traverse City



If you applied for Social Security benefits, or have a pending reconsideration or hearing request, you can check the status online using your *free* personal **my Social Security** account. If you don't have an account, you can create one at www.ssa.gov/myaccount to see the following information about your claim:

- Date of filing.
- Current claim location.
- Scheduled hearing date and time.
- Re-entry numbers for incomplete applications.
- Servicing office location.
- Publications of interest, depending on the claim and current step in the process.

Use your personal **my Social Security** account to check the status of your application or appeal at www.ssa.gov/myaccount.

If you have questions about retirement, disability, Medicare, or survivors benefits, as well as Supplemental Security Income, visit our webpage at www.ssa.gov/benefits.

#

Social Security Column

SOCIAL SECURITY AND PROTECTING ELDERS FROM SCAMS

By Bob Simpson

Social Security District Manager in Traverse City



World Elder Abuse Awareness Day is on June 15. On this day, and throughout the month, communities, seniors, caregivers, governments, organizations, and the private sector unite to prevent the mistreatment of and violence against older people.

Social Security imposter scams are widespread across the United States. Scammers use sophisticated tactics to deceive you into providing sensitive information or money. They target everyone – even the elderly – and their tactics continue to evolve.

Most recently, Social Security’s Office of the Inspector General (OIG) has received reports of phone scammers creating fake versions of the identification badges most Federal employees use to gain access to Federal buildings. The scammers may text or email photos of the fake badges to convince potential victims of their legitimacy. These badges use government

symbols, words, and even names and photos of real people, which are available on government websites or through internet searches.

If you receive a suspicious letter, text, email, or call, hang up or do not respond. You should know how to identify when it's really Social Security. We will NEVER:

- Text or email images of an employee's official government identification.
- Suspend your Social Security number.
- Threaten you with arrest or other legal action unless you immediately pay a fine or fee.
- Require payment by retail gift card, wire transfer, internet currency, or cash by mail.
- Promise a benefit increase or other assistance in exchange for payment.
- Send official letters or reports containing your personal information via email.

We only send text messages if you have opted in to receive texts from us and only in limited situations, including the following:

- When you have subscribed to receive updates and notifications by text.
- As part of our enhanced security when accessing your personal my Social Security account.

If you owe money to us, we will mail you a letter with payment options and appeal rights.

We encourage you to report suspected Social Security imposter scams — and other Social Security fraud — to the OIG website at oig.ssa.gov. You may read our previous Social Security fraud advisories at oig.ssa.gov/newsroom/news-release. Please share this information with your friends and family to help spread awareness about Social Security imposter scams.

#

Social Security Column

CHOOSE A REPRESENTATIVE PAYEE FOR SOCIAL SECURITY TO CONSIDER BEFORE YOU MAY NEED ONE

By Bob Simpson

Social Security District Manager in Traverse City



The future is uncertain. Our Advance Designation program allows you to pre-select a trusted individual if a time comes when you need a representative payee to help manage your money. Advance Designation enables you to identify up to three people, in priority order, whom you would like to serve as your potential representative payee.

We recently celebrated the one-year anniversary of our Advanced Designation program. Since its launch in March 2020, more than one million eligible individuals have opted to participate.

You may choose an Advance Designation if you are capable of making your own decisions and are:

- An adult or emancipated minor applying for benefits and do not have a representative payee.

- An adult or emancipated minor beneficiary/recipient and do not have a representative payee.

You can submit your Advance Designation information when you:

- File a claim for benefits online.
- Use the application available in your personal *my* Social Security account at www.ssa.gov/myaccount.
- Call us by telephone at 1-800-772-1213 (TTY 1-800-325-0778).

In the event that you can no longer make your own decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits.

We have updated our Frequently Asked Questions to answer any questions you may have about Advance Designation at www.ssa.gov/faq under “Other Topics.” You may also find more information about representative payees on our blog at blog.ssa.gov.

#

Social Security Column

TAKE CARE OF YOUR SOCIAL SECURITY BUSINESS ONLINE

By Bob Simpson

Social Security District Manager in Traverse City



Have you ever thought you might need to visit a Social Security office? Chances are you do not. You can probably conduct your business with us without even leaving your home. Our online services page at www.ssa.gov/onlineservices provides you a wide variety of self-service options you can use on your phone, tablet, or computer. You can even apply for retirement, disability, or Medicare online.

With a personal *my Social Security* account, you can:

- Get your *Social Security Statement*.
- Request a replacement Social Security card, in most states and the District of Columbia.
- Appeal a decision.
- Find out if you qualify for benefits.

Do you receive Social Security benefits or Medicare? If so, you can create or log in to your personal **my Social Security** account to:

- Get your benefit verification letter for Social Security, Medicare, and Supplemental Security Income (SSI).
- Check your information and benefit amount.
- Change your address and telephone number.
- Start or change your direct deposit.
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Report your wages if you work and receive disability benefits or SSI.

Create a personal **my Social Security** account today at www.ssa.gov/myaccount to take advantage of these easy-to-use features. Also, share our online services page with family and friends who need this important information.

#

Social Security Column

ELIGIBILITY FOR SPOUSE'S BENEFITS

By Bob Simpson

Social Security District Manager in Traverse City



Social Security helps you secure today and tomorrow with financial benefits, information, and tools that support you throughout life's journey. If you don't have enough Social Security credits to qualify for benefits on your own record, you may be able to receive benefits on your spouse's record.

To qualify for spouse's benefits, you must be one of the following:

- 62 years of age or older.
- Any age and have in your care a child who is younger than age 16 or who is disabled and entitled to receive benefits on your spouse's record.

Your full spouse's benefit could be up to one-half the amount your spouse is entitled to receive at their full retirement age. If you choose to receive your spouse's benefits before you reach full retirement age, you will get a permanently reduced benefit.

If you wait until you reach full retirement age to receive benefits, you'll receive your full spouse's benefit amount, which is up to half the amount your spouse can receive. You'll also get your full spouse's benefit if you are under full retirement age, but care for a child and one of the following applies:

- The child is younger than age 16.
- The child has a disability and is entitled to receive benefits on your spouse's record.

If you're eligible to receive retirement benefits on your own record, we will pay that amount first. If your benefits as a spouse are higher than your own retirement benefits, you will get a combination of benefits that equal the higher spouse benefit. For example, Sandy qualifies for a retirement benefit of \$1,000 and a spouse's benefit of \$1,250. At her full retirement age, she will receive her own \$1,000 retirement benefit. We will add \$250 from her spouse's benefit, for a total of \$1,250.

Want to apply for either your or your spouse's benefits? Are you at least 61 years and nine months old? If you answered yes to both, visit www.ssa.gov/benefits/retirement to get started today.

Are you divorced from a marriage that lasted at least 10 years? You may be able to get benefits on your former spouse's record. You can find out more by visiting www.ssa.gov/planners/retire/divspouse.html for more information.

###