# Social Security Administration

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# **Columns & Features**

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#### SOCIAL SECURITY HONORS OUR MILITARY HEROES

By Bob Simpson
Social Security District Manager in Traverse City



On Memorial Day, our nation honors military service members who have given their lives to preserve our freedoms. Families, friends, and communities come together to remember the great sacrifices of military members and ensure their legacies live on.

The benefits we provide can help the families of deceased military service members. For example, widows, widowers, and dependent children may be eligible for Social Security survivors benefits. You can learn more about those benefits at <a href="www.ssa.gov/survivors">www.ssa.gov/survivors</a>.

We also offer support to wounded warriors. Social Security benefits protect veterans when injuries prevent them from returning to active duty or performing other work. Both the Department of Veteran Affairs and Social Security have disability programs. You may qualify for disability benefits through one or both programs. Read our new fact sheet, "Social Security

Disability and Veterans Affairs Disability — How Do They Compare?" at <a href="https://www.ssa.gov/pubs/EN-64-125.pdf">www.ssa.gov/pubs/EN-64-125.pdf</a>. Depending on your situation, some members of your family, including your dependent children or spouse, may be eligible to receive Social Security benefits.

Wounded military service members can receive quicker processing of their Social Security disability claims. If you are a veteran with a 100% Permanent & Total compensation rating from the Department of Veterans Affairs, we'll expedite your disability claim.

Want more information about how we can help? Visit <a href="www.ssa.gov/woundedwarriors">www.ssa.gov/woundedwarriors</a> for answers to frequently asked questions or to find information about the application process.

Thinking about retirement or know a veteran who is? Military service members can receive Social Security benefits in addition to their military retirement benefits. For details, visit our webpage for veterans, available at <a href="https://www.ssa.gov/people/veterans">www.ssa.gov/people/veterans</a>.

Please share this information with the military families you know. We honor and thank the veterans who bravely served and died for our country and the military service members who serve today.

# NEW STATEMENT FACT SHEET FOR PEOPLE WITH LIMITED EARNINGS

# By Bob Simpson

# **Social Security District Manager in Traverse City**



If you have a personal *my* Social Security account, you can view your *Social Security* Statement online to learn about your future benefits and recent earnings history. Included with the Statement are fact sheets that provide useful information based on your age group and earnings situation. Last month, we released a new fact sheet specifically for people with limited earnings.

The new fact sheet covers how you and your family members may qualify for benefits, including:

- Supplemental Security Income.
- Social Security retirement benefits.
- Children's benefits.
- Supplemental Nutrition Assistance Program.

• Help with health care costs – including Medicare, Medicare Savings Programs, *Extra Help* with Medicare prescription drug costs, and Medicaid.

We're committed to helping you learn about all your benefit options. Our Benefits Eligibility Screening Tool at <u>ssabest.benefits.gov</u> is a convenient way to find potential benefits that best fit your situation.

To learn more, visit our *Social Security Statement* webpage at <a href="https://www.ssa.gov/myaccount/statement.html">www.ssa.gov/myaccount/statement.html</a>. Please share this article with your friends and family – and post it on social media.

# CELEBRATING A DECADE OF MY SOCIAL SECURITY

By Bob Simpson
Social Security District Manager in Traverse City



Can you believe it's been 10 years since we launched *my* Social Security? Since then, 67 million people have signed up and benefited firsthand from the many secure and convenient self-service options. And we've added and upgraded features that make your life easier when doing business with us online. We take great pride in providing this and all of our services. It's part of how we help you secure today and tomorrow.

If you still don't have a personal *my* Social Security account, you're missing out. A secure account provides personalized tools for everyone, whether you receive benefits or not. If you don't currently receive benefits, you can:

• Estimate your future benefits and compare different dates or ages to begin receiving benefits.

- Get *instant* status of your Social Security application.
- Review your work history.
- Request a replacement Social Security card (in most states).

If you receive benefits, you can use your personal my Social Security account to:

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

Visit <a href="www.ssa.gov/myaccount">www.ssa.gov/myaccount</a> today and join the millions to take advantage of your own personal <a href="may">my</a> Social Security account. Please also encourage your friends and family to sign up for their personal <a href="may">my</a> Social Security account today.

# SOCIAL SECURITY SUPPORTS TEACHERS ONLINE

By Bob Simpson
Social Security District Manager in Traverse City



The past two years have been difficult for everyone, including educators and students. Our nation's teachers have adapted and provided for their students in so many ways. This year, we celebrate Teacher Appreciation Week from May 2 through May 6, and honor all educators who prepare our children for the future.

We know that well-informed instructors can have a powerful and positive influence on their students. That's why we created an Educator Toolkit. It's a shareable online resource for teachers to engage students and educate them on Social Security. The toolkit includes:

- Lesson plans with objectives.
- Infographics and handouts for each lesson plan.

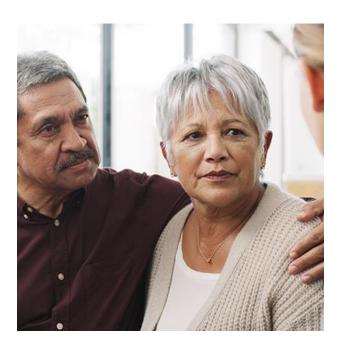
- Links to Social Security webpages.
- Talking points.
- Quiz questions and answers.

You can access the toolkit at www.ssa.gov/thirdparty/educators.html.

We value and welcome the efforts all teachers make to educate America's young people. We want to help spark discussion with students about Social Security. Please share our toolkit with the educators in your communities today!

# DO YOU QUALIFY FOR SOCIAL SECURITY SPOUSE'S BENEFITS?

By Bob Simpson Social Security District Manager in Traverse City



Social Security benefits are a crucial part of millions of Americans' retirement income. 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 younger than age 16, or who has a disability and is 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 one-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 <a href="www.ssa.gov/benefits/retirement">www.ssa.gov/benefits/retirement</a> 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 <a href="https://www.ssa.gov/planners/retire/divspouse.html">www.ssa.gov/planners/retire/divspouse.html</a> for more information.