Social Security Administration

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Monthly Information Package

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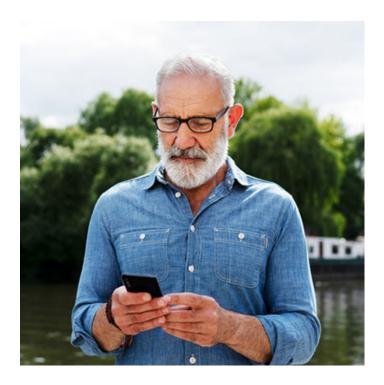
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AT HOME OR ON THE GO: SOCIAL SECURITY IS ONLINE

By Bob Simpson
Social Security District Manager in Traverse City



When you retire, if you become disabled, or if someone you depend on dies, we are there when you need us. You can access your information, benefits, and important services from just about anywhere with your personal and secure *my* Social Security account. With your *my* Social Security account, you can:

- Compare future benefit estimates for different dates or ages when you may want to begin receiving benefits.
- Check the status of your benefits application or appeal.
- Review your earnings history.
- Request a replacement Social Security card (in most states).

If you already receive benefits, you can also:

- Get a benefit verification or proof of income letter.
- Set up or change your direct deposit.
- Change your address.
- Request a replacement Medicare card.
- Get a Social Security 1099 form (SSA-1099).

You can even use your *my* Social Security account to opt out of receiving certain notices by mail, including the annual cost-of-living adjustments notice and the income-related monthly adjustment amount notice. These notices are now available in your Message Center when you sign in to your account. We will send you an email that a new message is waiting for you, so you never miss an important update.

It's easy to sign up for a *my* Social Security account. Please let your friends and family know that they can create their own *my* Social Security account today at www.ssa.gov/myaccount.

SOCIAL SECURITY CAN HELP YOU START OR RETURN TO WORK

By Bob Simpson
Social Security District Manager in Traverse City



If you rely on Supplemental Security Income (SSI) payments or Social Security Disability Insurance (SSDI) benefits and want to start or return to work, we can help.

Ticket to Work (Ticket) is a program that supports career development for SSDI beneficiaries and SSI recipients who want to work and progress toward financial independence. The Ticket program is free and voluntary. Learn more about the Ticket to Work program at www.ssa.gov/work or call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET.

In addition to the Ticket to Work program, the Plan for Achieving Self-Support (PASS) program also helps people with disabilities return to work. A PASS allows you to set aside resources and other income besides your SSI for a specified period. With a PASS you can pursue a work goal that will reduce or eliminate your need for SSI or SSDI benefits.

How does a PASS help someone return to work?

- We base SSI eligibility and payment amounts on income and resources (items of value that the person owns).
- PASS lets a person with a disability set aside money and items they own to pay for items or services needed to achieve a specific work goal.
- The objective of the PASS is to help people with disabilities find employment that reduces or eliminates the need for SSI or SSDI benefits.

You can read all about the PASS program at www.ssa.gov/pubs/EN-05-11017.pdf.

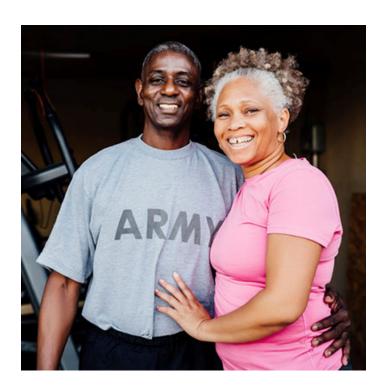
The PASS must be in writing and we must approve the plan. To start, contact your local <u>PASS</u> <u>Cadre</u> or <u>local Social Security office</u> for an application (Form SSA-545-BK). You can also access the form at <u>www.ssa.gov/forms/ssa-545.html</u>. Ticket to Work service providers, vocational counselors, or a representative or relative can help you write a PASS.

For more information about PASS, read The Red Book - A Guide to Work Incentives at www.ssa.gov/redbook.

Your job isn't just a source of income — it can be a vehicle to independence or the beginning step to fulfilling your dreams. Let our Ticket to Work program or PASS program help you achieve your goals.

VETERANS AND ACTIVE DUTY MILITARY MEMBERS: SOCIAL SECURITY HAS YOUR BACK!

By Bob Simpson Social Security District Manager in Traverse City



Every year on Veterans Day, we honor the people who risk their lives to protect our country. Our disability program is part of our obligation to wounded warriors and their families. Social Security is an important resource for military members who return home with injuries. If you know a wounded veteran, please let them know about our Wounded Warriors web page, www.ssa.gov/woundedwarriors.

Our Wounded Warriors web page answers many questions commonly asked about Social Security, and shares useful information about disability benefits. On this page, you can learn how Social Security benefits are different from benefits available through the Department of Veterans Affairs and require a separate application. We also explain how veterans can expedite

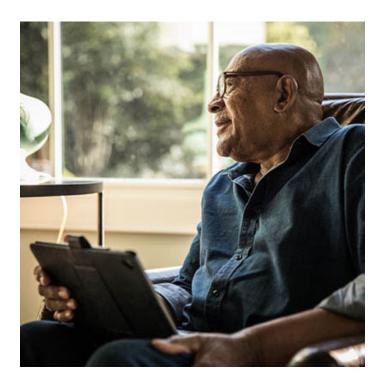
the processing of their Social Security disability claims if they become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

Active duty military service members who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they're unable to work due to a disabling condition. Active duty status and receipt of military pay doesn't necessarily prevent payment of Social Security disability benefits.

We honor veterans and active duty members of the military every day by giving them the respect they deserve. Please let these heroes know they can count on SSA when they need us most. They've earned these benefits! Our web pages are easy to share on social media and by email with your friends and family. Please consider passing this information along to someone who may need it.

SOCIAL SECURITY SURVIVORS BENEFITS EXPLAINED

By Bob Simpson
Social Security District Manager in Traverse City



We are here for surviving family members when a worker dies. In the event of your death, certain members of your family may be eligible for survivors benefits. These include widows and widowers, divorced widows and widowers, children, and dependent parents.

The amount of benefits your survivors receive depends on your lifetime earnings. The higher your earnings, the higher their benefits. That's why it's important to make sure your earnings history is correct in our records. That starts with creating a *my* Social Security account at www.ssa.gov/myaccount. A *my* Social Security account is secure and gives you immediate access to your earnings records, Social Security benefit estimates, and a printable *Social Security Statement*. The *Statement* will let you see an estimate of the survivors benefits we could pay your family.

You may also want to visit our Benefits Planner for Survivors to help you better understand Social Security protections for you and your family as you plan for your financial future at www.ssa.gov/planners/survivors.

Please visit <u>www.ssa.gov</u> or read our publication Survivors Benefits at <u>www.ssa.gov/pubs/EN-05-10084.pdf</u> for more information. You can also help us spread the word by sharing this information with your family and friends.