

Social Security Administration

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Monthly Information Package

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Social Security Column

LITTLE CHANGES MAKE A BIG DIFFERENCE IN SERVING YOU

By Bob Simpson

Social Security District Manager in Traverse City

A new year is a time for change. People across the world make resolutions and set goals to better themselves and the world around them. Whether you want to shed a few pounds, secure your finances for retirement, devote more time to charity or go on a vacation you've always dreamed about, chances are you have some ideas for a fresh start in 2014.

Social Security is no different. Our goal is to provide the best service possible to everyone who comes to us for help, whether they're applying for disability benefits or getting verification of their Social Security number. By investing in new technologies and finding innovative, cost-effective ways to deliver service, we are able to reach this goal. We continue to rank high in customer service satisfaction and have the best online services in government, providing the best service to those who come to us for help.

Technology is vital to delivering quality service, and we continue to provide more options for customers to do business with us over the Internet or through self-service kiosks. For example, *my Social Security* provides people who use the Internet a secure way to do business with us in an easy and convenient way at www.socialsecurity.gov/myaccount.

We are making changes in the way we provide some services so we can serve the vast majority of Americans better and more efficiently. Most people won't even notice the changes. So allow us to fill you in.

Later this year, Social Security will stop providing benefit verification letters in our local offices. You can still get an instant letter online by creating a personal *my Social Security* account at www.socialsecurity.gov/myaccount, or by calling our toll-free telephone number at 1-800-772-1213 to request one by mail.

In addition, we will discontinue providing Social Security number printouts. These printouts have no security features and could be easily misused or counterfeited. If you need proof of your Social Security number and you do not have your Social Security card, you may apply for a replacement card by completing the *Application for a Social Security Card* and providing the required documentation. You'll find the application online at www.socialsecurity.gov/online/ss-5.pdf. As always, we continue to work directly with other agencies to minimize the need for furnishing proof of your Social Security number.

You may want to check out our webinar that aired live on January 9, "Benefit Verification Letters Online, Easy as 1-2-3." The webinar explains how to establish an account on *my Social Security*, how to get a benefit verification letter and other services offered at our website. Watch the webinar at www.socialsecurity.gov/webinars.

We wish you all the best in 2014 and hope that you are successful in meeting your own goals and resolutions. If one of them is to do business with Social Security, or even if it is not, we will strive to continue providing the best and most secure customer service possible. Learn more about Social Security and what we do for you at www.socialsecurity.gov.

Social Security Column

WHEN “STORMS” HIT, SOCIAL SECURITY HAS YOU COVERED

By Bob Simpson

Social Security District Manager in Traverse City

You've probably noticed the unusually cold and stormy weather we've been experiencing this year. That makes it more appropriate than ever to recognize National Umbrella Month this March.

National Umbrella Month is a time to celebrate a useful invention used by most everyone. It's no coincidence that the month comes at the beginning of the rainy season. April showers may bring May flowers, but the rain starts pouring in March. When the rain pours, an umbrella has you covered.

If you work and pay Social Security taxes, we have you covered too. Whether the storm that hits you unexpectedly is a disability, the loss of a loved one, or an unexpected early retirement (such things can sneak up on you like a sudden storm), Social Security's umbrella of coverage will keep you protected from the harsh weather.

You qualify for Social Security benefits by earning credits when you work in a job or are self-employed and pay Social Security payroll taxes. In 2014, you receive one credit for each \$1,200 of earnings, up to the maximum of four credits per year. Most people need 10 years of work (40 credits) to be eligible for retirement benefits.

The number of credits you need for disability benefits depends on how old you are when you become disabled. For example, if your disability occurs before age 24, you generally need 1 1/2 years of work (six credits) in the three years before you became disabled. At age 31 or older, you generally need at least 20 credits in the 10 years immediately before you became disabled.

In most cases, you need to have worked about 10 years for surviving family members to qualify for survivors benefits. Survivors of very young workers may be eligible if the deceased worker was employed for 1 1/2 years during the three years before his or her death.

Umbrellas have been around for thousands of years. Social Security has only been around since 1935. Yet the Social Security umbrella covers an expanded range of services for you and your family. When you need to learn more about disability, survivors or retirement, the place to go is www.socialsecurity.gov. And you don't even have to grab your umbrella on your way to apply—just do it online from the dry comfort of your own home or office computer.

Social Security Column

IF PETS HAD THUMBS, WOULD THEY READ ACROSS AMERICA?

By Bob Simpson

Social Security District Manager in Traverse City

March 2 is the National Education Association's Read Across America Day, held each year on the birthday of Dr. Seuss. The Seussical celebration kicks off a week of reading across the nation. As Dr. Seuss himself said, "You're never too old, too wacky, too wild, to pick up a book and read with a child."

Is it coincidence that the very next day marks a somewhat lesser-known holiday: If Pets Had Thumbs Day? We think not—and so, we offer our own Seussical take on the holiday worthy of a Seuss book ... with a Social Security twist.

If Pets Had Thumbs

Your pet may appear slower to some,
but what could your pet do if it had a thumb?

Your pet may still use his mouth to eat,
yet for playing ball he could use his front feet.

A dog who is happy may usually wag,
but may find a 'thumbs up' less of a drag.

Dogs love to chase cars and sometimes a bike,
but using a thumb, they may learn to hitchhike.

Let's not forget cats, so light on their feet,
who may open the fridge to find something to eat.

The cat in your fridge? Before you get bitter,
consider, with thumbs, it could change its own litter.

Thumbed dogs and cats would grow ambitious, I'll bet,
and soon would be surfing the Internet.

Typing and clicking and spending the day
browsing the pictures at ASPCA.

You could put them to work doing something they love
with a visit to socialsecurity.gov.

A golden retriever's as good as it gets
for retrieving a variety of estimates.

Our *Retirement Estimator* is where to send her
if she has thumbs and can remember.

The place to go for the thumbed pet you love
is our website: socialsecurity.gov.

Getting an estimate is very easy,
so your pet can do it in one-two-threesy.

Thumbs are in style, but you won't find a vet
who can yet transplant one on a pet, I'll bet.

So if you need a retirement estimate,
we suggest you and *your* thumb browse the net.

With your pet at your side giving loyal, thumb-less love,
pay a visit, yourself, to www.socialsecurity.gov.

Social Security Column

BEWARE THE IDES OF MARCH (AND EVERY DAY)

By Bob Simpson

Social Security District Manager in Traverse City

“Beware the Ides of March,” said the soothsayer to Caesar in William Shakespeare’s play, *Julius Caesar*. We at Social Security recommend you beware not only the Ides of March, but every day—and every time—you go on the Internet. Identity theft and cyber-crimes are among the fastest-growing crimes in America.

Today’s savvy thieves have added identity to the list of things they can rob. Their targets are people who use the Internet, and by the time you realize you’ve been robbed, Brutus may already have done his damage and escaped.

“Et tu, Brute?” Caesar said as his good friend Brutus betrayed him. Even webpages and online sources that appear friendly and trustworthy could be plotting against you. This is why you should protect your personally identifiable information, such as your Social Security number, date of birth and mother’s maiden name. Never give this information out in an email or fill it in on a website asking for it, unless you are absolutely sure that you know and trust the source. And even then, be cautious.

That said, if you conduct business on www.socialsecurity.gov, there’s no need to worry. Our online transactions are secure and convenient. You are protected when you are on our website.

If you think you’ve been the victim of an online Brutus, don’t simply tear your toga. You should contact the Federal Trade Commission at www.ftc.gov/identitytheft. Or you can call 1-877-IDTHEFT (1-877-438-4338); TTY 1-866-653-4261.

There will continue to be those who believe it won't happen to them. And there will continue to be victims. "The Ides of March have come," Caesar said, doubting the prophecy that he would become a victim on March 15.

"Aye, Caesar," the soothsayer replied, "but not gone."

Sure, you may have used the Internet for years and may consider yourself savvy. But there's always tomorrow for a Brutus to strike. When it comes to providing personal information on the Internet, treat every day as though it's the Ides of March.

Unless you're in a secure place that you trust, like www.socialsecurity.gov. After all, on the Ides of March and every day of the year, Security is our middle name—literally.

Learn more about identity theft by reading our online publication, *Identity Theft And Your Social Security Number*, available at www.socialsecurity.gov/pubs.

Social Security Column

IN IDITAROD AND RETIREMENT, PREP IS KEY

By Bob Simpson

Social Security District Manager in Traverse City

The Iditarod Trail Sled Dog Race, held each March in Alaska, is one of the harshest, most challenging races known to man (or dog). Musher's embark on a race from Anchorage to Nome that takes between nine and 15 days. Contestants bear sub-zero temperatures with gale-force winds that can cause wind chills as low as negative 100 degrees Fahrenheit! It takes endurance, preparation, and careful planning to make it from start to finish.

The same can be said for your race toward retirement and Social Security. No one would hit the trail without being ready for the challenges. Similarly, no worker today should be navigating toward retirement without a little bit of preparing, planning, and stick-to-itiveness.

Choosing your steps is as important as selecting the right sled dogs. Your first step in planning for a comfortable retirement is to look at your *Social Security Statement*, which you can do online easily with a *my Social Security* account. The online *Statement* is easy to use and provides estimates you should consider in planning for your retirement. It provides estimates for disability and survivors benefits, making the *Statement* an important financial planning tool. Your *Statement* allows you to review and ensure your earnings are accurately posted to your Social Security record. This feature is important because Social Security benefits are based on average earnings over your lifetime. If the information is incorrect, or you have earnings missing from your record, you may not receive all of the benefits to which you are entitled in the future. Visit www.socialsecurity.gov/myaccount to set up a *my Social Security* account and get started.

Before heading into the snowy terrain, you want to make sure you have prepared for a number of different possible obstacles on the trail. For retirement planning, you'll want to test out the *Retirement Estimator* to see how changes in your income, retirement age, and other variables

may change your overall plan. Use our *Retirement Estimator*, where you can get a personalized, instant estimate of your future retirement benefits using different retirement ages and scenarios. Visit the *Retirement Estimator* at www.socialsecurity.gov/estimator.

Out in the cold, you'll be thankful for the provisions you've brought along. In retirement, you'll understand why it was so important for you to save early on. The sooner you begin your financial planning, the better off you will be. Social Security replaces about 40 percent of the average worker's pre-retirement earnings, but most financial advisors say that you will need 70 percent or more of pre-retirement earnings to live comfortably. You also will need other savings, investments, pensions or retirement accounts to make sure you have financial security to live comfortably when you retire. Visit the Ballpark Estimator for tips to help you save. You'll find it at www.choosetosave.org/ballpark.

Use our online library of publications as your trail map or guidebook to help you when it comes to planning for retirement. Check out *When To Start Receiving Retirement Benefits*. It and many other useful publications can be found at www.socialsecurity.gov/pubs.

As you mush, mush, mush toward retirement, remember that it's not about the destination, but all about the journey. Spending a little time to prepare along the way will make all the difference when you cross the finish line into retirement.

QUESTIONS AND ANSWERS

GENERAL

Question:

My neighbor said my kids, 8 and 15, might be eligible for survivors' benefits since their mother died. Are they?

Answer:

Maybe. Their mother must have worked and earned the required number of Social Security credits. If she did, both you and your children may be eligible for benefits. Apply promptly for survivors benefits because benefits are generally retroactive only up to six months. You can apply by calling Social Security's toll-free number, 1-800-772-1213, between 7 a.m. and 7 p.m. on Monday through Friday. People who are deaf or hard of hearing may call our toll-free TTY number, 1-800-325-0778. For more information, read our publication *Survivors Benefits* available at www.socialsecurity.gov/pubs.

Question:

I'm expecting a baby this June. What do I need to do to get a Social Security number for my baby?

Answer:

Apply for a number at the hospital when you apply for your baby's birth certificate. The state agency that issues birth certificates will share your child's information with us, and we will mail the Social Security card to you. You can learn more about the Social Security number and card by reading our online publication on the subject, available at www.socialsecurity.gov/pubs.

RETIREMENT

Question:

How long does it take to complete the online application for retirement benefits?

Answer:

It can take as little as 15 minutes to complete the online application. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative. To retire online, go to www.socialsecurity.gov/retireonline.

Question:

My husband doesn't have enough work credits to qualify for Social Security retirement benefits. Can he qualify on my record?

Answer:

A spouse receives one-half of the retired worker's full benefit unless the spouse begins collecting benefits before full retirement age. If the spouse begins collecting benefits before full retirement age, the amount of the spouse's benefit is reduced by a percentage based on the number of months before he or she reaches full retirement age. You can learn more by reading our online publication, *Retirement Benefits*, available at www.socialsecurity.gov/pubs.

DISABILITY**Question:**

I currently receive Social Security disability benefits. I now have a second serious disability. Can my monthly benefit amount be increased?

Answer:

No. Your Social Security disability benefit amount is based on the amount of your lifetime earnings before your disability began and not the number of disabling conditions or illnesses you

may have. For more information, go to www.socialsecurity.gov/disability.

Question:

Is there a time limit on how long I can collect Social Security disability benefits?

Answer:

No. Your disability benefits will continue as long as your medical condition has not improved and you remain unable to work. Your case will be reviewed at regular intervals to determine whether you still are disabled. If you are receiving disability benefits when you reach full retirement age, we will automatically convert them to retirement benefits, without a change in your payment amount. For all your disability questions, read our publication *Disability Benefits*, available at www.socialsecurity.gov/pubs.

SUPPLEMENTAL SECURITY INCOME

Question:

My mother receives Supplemental Security Income (SSI) benefits. She may have to enter a nursing home later this year. How does this affect her SSI benefits?

Answer:

Moving to a nursing home can affect your mother's SSI benefits but it depends on the type of facility. In some cases, the SSI payment may be reduced or stopped. Whenever your mother enters or leaves a nursing home, assisted living facility, hospital, skilled nursing facility, or any other kind of institution, you must tell Social Security. Call Social Security's toll-free number, 1-800-772-1213 (TTY 1-800-325-0778). We can answer specific questions and provide free interpreter services from 7 a.m. to 7 p.m., Monday through Friday. We also provide information by automated phone service 24 hours a day.

Question:

I receive Supplemental Security Income (SSI) benefits. How do I notify Social Security that I have changed my address?

Answer:

If you receive SSI payments, Social Security needs your correct mailing address to send you notices and other correspondence about your benefits even if you receive your benefits by direct deposit. As an SSI recipient, you must report any change in living arrangements or address by calling our toll-free number, 1-800-772-1213, or by visiting a local office. If you do not notify us in a timely manner, you could end up receiving an incorrect payment. It's important that you report changes timely since some changes can affect your benefit amount.

*MEDICARE***Question:**

My uncle is interested in the Medicare Part D prescription help, but he has about \$10,000 in the bank. Would he still be eligible?

Answer:

Based on his resources, yes. However, there are other factors to consider. This year a person's total resources are, in most cases, limited to \$13,440 (or \$26,860 if married and living with spouse) to qualify for *Extra Help* with Medicare prescription drug costs. Resources include the value of the things he owns, such as real estate (other than the place you live), cash, bank accounts, stocks, bonds, and retirement accounts like IRAs or 401(k)s. There are exceptions. To learn more, go to www.socialsecurity.gov.