

# Social Security Administration

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1329 S. Division St.  
Traverse City MI 49684

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## Monthly Information Package April 2013

### Columns

BEST WAYS TO DO BUSINESS WITH SOCIAL SECURITY .....	2
SOCIAL SECURITY CHALLENGES YOU TO A WORD GAME.....	4
YOUR NUMBER <i>IS</i> YOUR CARD.....	6
RETIRE ON YOUR OWN TERMS.....	8
IDENTITY THEFT — IT’S NO JOKE.....	10
QUESTIONS AND ANSWERS.....	12

## Social Security Column

### BEST WAYS TO DO BUSINESS WITH SOCIAL SECURITY

**By Bob Simpson**

**Social Security District Manager in Traverse City**

Many people save time by going online to take care of everyday tasks. For example, they shop online to avoid going to crowded malls or stores. They pay bills and check their account balances online to save a trip to the bank.

It's true of Social Security business, too. You can save a lot of time by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov).

Here, you can handle much of your Social Security business quickly and securely from your home or office computer. At the Social Security website you can —

- create a *my Social Security* account for quick access to your information;
- get an instant, personalized estimate of your future Social Security benefits;
- apply for retirement, disability, spouse's, and Medicare benefits;
- check the status of your benefit application;
- change your address and phone number, if you receive monthly Social Security benefits;
- sign-up for direct deposit of Social Security benefits;
- use our benefit planners to help you better understand your Social Security options as you plan for your financial future;
- request a replacement Medicare card; and
- apply for *Extra Help* with your Medicare prescription drug costs.

Looking for more Social Security information? Go online to find out almost anything you need to know about the Social Security program. Information is available on subjects ranging from

how to get a Social Security number for a newborn to returning to work while receiving disability benefits.

And since April 22 is Earth Day, here's another tip: going online is good for the planet. It saves more than just your time — it also saves paper, emissions, and energy.

If you need to reach us by phone, you can call us toll-free at 1-800-772-1213. We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call during the week after Tuesday. We can provide information by automated phone service 24 hours a day. (You can use our automated response system to tell us a new address or request a replacement Medicare card.) If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778.

No matter how you choose to contact us, Social Security is here to assist you. We encourage you to give our website a try. You'll get fast, convenient service by going to [www.socialsecurity.gov](http://www.socialsecurity.gov).

## Social Security Column

### SOCIAL SECURITY CHALLENGES YOU TO A WORD GAME

By Bob Simpson

Social Security District Manager in Traverse City

In 1938 — only a couple of years after Social Security was signed into law — a depression-era, unemployed architect named Alfred Mosher Butts studied the front page of *The New York Times* to figure out how often each of the 26 letters was used. The result was a game he called *Criss Cross Words*, renamed ten years later as *Scrabble*.

In honor of *Scrabble*'s 75<sup>th</sup> anniversary, we'd like to challenge you to a word puzzle.

Here are your scrambled letters. What do they spell?

**S Y S C O I I Y E M C U R A T L**

Here's a hint: it is Social Security's hottest new online service, and you don't have to scrabble to use it.

The answer is: *my Social Security*.

***My Social Security*** is your online account that provides you quick access to your personal Social Security information. For example, during your working years, you can use *my Social Security* to obtain a copy of your *Social Security Statement* to check your earnings record and see estimates

of the future retirement, disability, and survivor benefits you and your family may receive. For people who already receive Social Security or SSI benefits, the *my Social Security* service is even better this year. You can now sign into your account to view, save, and print a benefit verification letter, check your benefit payment information, and even change your address and phone number in our records. You also can start or change your direct deposit information.

Before your next game of *Scrabble*, we recommend you create a *my Social Security* account so you can always have your Social Security information at your fingertips. Just visit [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

## **Social Security Column**

YOUR NUMBER *IS* YOUR CARD

**By Bob Simpson**  
**Social Security District Manager in Traverse City**

Often times, people decide they need to apply for a new Social Security card because they can't find their old one. As long as you have all of the required information and documentation, it's not difficult to obtain a replacement Social Security card. But here's even better news: you probably don't need the card.

When you think about it, your Social Security number *is* your Social Security card. That is, knowing your number is usually all you'll ever need. Know your number by heart, and you'll never leave home without it.

In the event that you really do want or need to get a replacement card, either for yourself or for a child, you can find all the details at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber). The "Get Or Replace a Social Security Card" page provides information on how to obtain a replacement card and what specific documents you need to provide. Each situation is unique, but in most cases you simply need to print, complete, and either mail or bring the application to Social Security with the appropriate documentation (originals or certified copies only).

In almost all cases, though, an application for your newborn's Social Security card and number is taken in the hospital at the same time that you apply for your baby's birth certificate.

There are a number of reasons a baby or child may need a Social Security number, but the main one is so that you can claim your child as a dependent on your tax return. Your child also will need a Social Security number to apply for certain government and social service benefits.

Whether you need a Social Security card for yourself or your child, it's easy to apply for one. But remember: if you already have one and just can't find it, in most cases all you really need is to know your number. Memorize your Social Security number, and you'll never leave home without it.

Learn more about your Social Security card and number at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber).

## **Social Security Column**

### RETIRE ON YOUR OWN TERMS

**By Bob Simpson**  
**Social Security District Manager in Traverse City**

Most Americans are aware that they need to save for retirement. It is a topic that is easy to brush aside to a later date because although the subject is important, it may not seem urgent. But the longer you put off some basic retirement planning, the harder it will be to catch up later.

Now is the perfect time to give it some thought, as National Retirement Planning Week takes place in April.

We'd like to share with you a few important items about Social Security retirement benefits.

When you decide to retire, the easiest and most convenient way to do it is right from the comfort of your home or office computer. Go to [www.socialsecurity.gov](http://www.socialsecurity.gov) where you can apply for retirement benefits in as little as 15 minutes. In most cases, there are no forms to sign or documents to send; once you submit your electronic application, that's it!

In addition to using our award-winning website, you can call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778) or visit the Social Security office nearest you. Either way you choose to apply, be sure to have your bank account information handy so we can set up your payments to be deposited directly into your account.

Your age when you start to receive Social Security makes a difference in your benefit amount. The full retirement age (the age at which 100 percent of retirement benefits are payable) has been gradually rising from age 65 to age 67. You can retire as early as age 62, but if benefits start before you reach your full retirement age, your monthly payment is reduced. Find out what your full retirement age is by typing in your year of birth at [www.socialsecurity.gov/pubs/ageincrease.htm](http://www.socialsecurity.gov/pubs/ageincrease.htm).

You also can choose to keep working beyond your full retirement age to take advantage of a larger payment. Your benefit will increase automatically each year from the time you reach your full retirement age until you start receiving your benefits or until you reach age 70.

The decision of when to retire is personal and depends on a number of factors. To help, we suggest you read our online fact sheet, *When To Start Receiving Retirement Benefits*, available at [www.socialsecurity.gov/pubs/10147.html](http://www.socialsecurity.gov/pubs/10147.html).

You may want to consider your options by using our *Retirement Estimator* to get instant, personalized estimates of future benefits. You can plug in different retirement ages and scenarios to help you make a more informed retirement decision. Try it out at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

You'll also want to take advantage of our latest and extremely popular service by setting up an online *my Social Security* account. You can use *my Social Security* to obtain a copy of your *Social Security Statement* to check your earnings record and see estimates of the retirement, disability, and survivor benefits you and your family may receive. Visit [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Another great website for financial planning — whether for retirement or other financial goals — can be found at [www.mymoney.gov](http://www.mymoney.gov). The website features information about how to plan for a host of life events, such as the birth or adoption of a child, home ownership, or retirement. The site also provides money management tools, including a financial savings calculator.

To learn more about Social Security retirement benefits and options, please read our publication, *Retirement Benefits*, at [www.socialsecurity.gov/pubs/10035.html](http://www.socialsecurity.gov/pubs/10035.html).

You can retire on your own terms, and we're here to help.

## **Social Security Column**

### **IDENTITY THEFT — IT'S NO JOKE**

**By Bob Simpson**

**Social Security District Manager in Traverse City**

When the first of April comes, you may be on guard to protect yourself from an April Fool's Day prank. But every day of the year, you should be wary of identity thieves.

Identity theft is no joking matter. Identity thieves victimize millions of people each year.

Identity thieves have some sly tricks to obtain your personal information. They do it by:

- Stealing wallets, purses, and your mail;
- Posing by phone or email as someone who legitimately needs information about you, such as employers or landlords;
- Stealing personal information you provide to an unsecured site on the Internet, from business or personnel records at work, and personal information in your home; or
- Rummaging through your trash, the trash of businesses, and public trash dumps for personal data.

Don't be fooled by identity thieves; take the proper precautions. Be sure to safeguard your personal information, such as your Social Security number and mother's maiden name. If an identity thief scores this information, it could result in more than monetary loss for you as a victim—it also can hurt your credit score and record.

You can help protect yourself by not carrying your Social Security card with you and not providing your personal information to unknown sources over the Internet or by phone. Be sure to shred any documents, bills, or paperwork before you throw them away. Most important, never reply to an email claiming to be from Social Security that asks you for your Social Security

number or other personal information. If you are contacted by someone claiming to be from Social Security and you have doubts about the validity of the caller, you can call us at 1-800-772-1213 (TTY 1-800-325-0778).

If you think you've been the victim of identity theft, you should contact the Federal Trade Commission at 1-877-IDTHEFT (1-877-438-4338); TTY 1-866-653-4261. Or go to [www.idtheft.gov](http://www.idtheft.gov) and click on the link for "Report Identity Theft."

Learn more about identity theft at [www.socialsecurity.gov/pubs/10064.html](http://www.socialsecurity.gov/pubs/10064.html).

Please don't let an identity thief make an April fool out of you.

## QUESTIONS AND ANSWERS

### *GENERAL*

#### **Question:**

I applied for a replacement Social Security card last week but have not received it. When should I expect to receive my new card?

#### **Answer:**

It takes approximately 10 to 14 days to receive your replacement Social Security card. We're working harder than ever to protect you, prevent identity theft, and ensure the integrity of your Social Security number. To do that, we have to verify documents you present as proof of identity. In some cases, we must verify the documents before we can issue the card. For more information about your Social Security card and number, visit [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber).

#### **Question:**

What can I do if I think someone has stolen my identity?

#### **Answer:**

You should do several things, including:

- File a report with the local police or the police department where the identity theft took place, and keep a copy of the police report as proof of the crime;
- Notify the Federal Trade Commission (1-877-ID-THEFT or 1-877-438-4338);
- File a complaint with the Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov); and
- Contact the fraud units of the three major credit reporting bureaus: Equifax (800-525-6285); Trans Union: (800-680-7289); and Experian: (888-397-3742).

If your Social Security card has been stolen, you can apply for a replacement card. But you usually don't need a new card as long as you know your number.

To protect yourself in the future, treat your Social Security number as confidential and avoid giving it out. Keep your Social Security card in a safe place with your other important papers. Do not carry it with you. Learn more by reading our publication, *Identity Theft And Your Social Security Number*, at [www.socialsecurity.gov/pubs/10064.html](http://www.socialsecurity.gov/pubs/10064.html).

## RETIREMENT

### **Question:**

What can Social Security do to help me plan for retirement?

### **Answer:**

Social Security provides great financial planning tools that can help you make informed decisions. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) and open a *my Social Security* account to access your online *Social Security Statement*. The *Statement* lists your earnings and the Social Security taxes you paid over the years. It also estimates the Social Security benefits you (and dependent family members) may be eligible to receive. The *Statement* can help you plan for your financial future.

Also, use Social Security's online retirement planner and our online *Retirement Estimator*. These will give you estimates of your future Social Security retirement benefits. They also provide important information on factors affecting retirement benefits, such as military service, household earnings, and federal employment. You can access our retirement planner at [www.socialsecurity.gov/retire2](http://www.socialsecurity.gov/retire2). Find the estimator at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

### **Question:**

How long must I work to become eligible for retirement benefits?

**Answer:**

Most people need 40 Social Security “credits” to be eligible. You can earn up to four credits per year. In most cases, you need at least 10 years to be eligible for retirement. During your working years, you earn credits based on earnings. The amount of earnings needed to earn one credit rises as average earnings levels rise. In 2012 and 2013, you receive one credit for each \$1,160 of earnings, up to the maximum of four credits per year.

If you become disabled or die before age 62, the number of credits you need depends on your age at the time you become disabled or die. You must have a minimum of six credits, regardless of your age. Retire online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

*DISABILITY***Question:**

I heard that my disability must be expected to last a year to qualify for Social Security disability benefits. Does this mean I have to wait until I’ve been disabled an entire year before applying for disability through Social Security?

**Answer:**

No. If you believe your disability will last a year or longer, apply for disability benefits as soon as you become disabled. It can take an average of three to four months to process an application. If your application is approved, we will pay your first Social Security disability benefits for the sixth full month after the date your disability began. For example, if your state agency decides your disability began on January 15, we will pay your first disability benefit for the month of July. We pay in the month following the month for which they are due, so you will receive your July benefit in August.

For more information about Social Security disability benefits, refer to our publication, *Disability Benefits* at [www.socialsecurity.gov/pubs/10029.html](http://www.socialsecurity.gov/pubs/10029.html).

**Question:**

I am on disability. I would really like to try to work again. I understand Social Security's *Ticket to Work* might let me try working without jeopardizing my benefits. What can you tell me about it?

**Answer:**

*Ticket to Work* is a voluntary program offering disabled beneficiaries a variety of services such as vocational rehabilitation, training, and job referrals. *Ticket to Work* can help you get the support and services you need to help you achieve your employment goals. For more information, visit our website at [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work) or call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

Work Incentives make it possible for you to explore work while still receiving health care and cash benefits designed to give you a safety net:

- You can keep your Medicaid/Medicare while you work;
- You can select part-time or work-from-home alternatives to help you reach your goal of financial independence; and
- You can try work with confidence, knowing your benefits continue during your transition period.

**SUPPLEMENTAL SECURITY INCOME****Question:**

What is the difference between Social Security disability and Supplemental Security Income (SSI) disability?

**Answer:**

Social Security administers two major programs that pay disability benefits. Social Security Disability Insurance (SSDI) payments are based on your work and earnings, while SSI disability

payments are based on financial need. Both disability programs require that you have a severe medical impairment or combination of impairments that prevents you from working for at least a year or is expected to result in death.

Social Security taxes are paid by workers, employers, and self-employed persons. These taxes fund disability benefits under SSDI. To be eligible for a Social Security benefit, you must earn enough credits to be insured. We pay disability benefits to blind or disabled workers, widow(er)s, or adults disabled since childhood who are otherwise eligible. We base monthly disability benefits on the Social Security earnings record of the insured worker.

SSI is a program financed through general revenues, not Social Security taxes. We pay SSI disability benefits to adults or children who are disabled or blind, have limited income and resources, meet the living arrangement requirements, and are otherwise eligible. For more information, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov).

**Question:**

Are Supplemental Security Income (SSI) benefits taxable?

**Answer:**

No, SSI payments are not subject to federal taxes. We will *not* send you an annual form SSA-1099 to report your benefits to the Internal Revenue Service. However, Social Security beneficiaries may have to pay income tax. If so, you may ask Social Security to withhold your federal taxes from your Social Security benefit payments. For more information, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov).

*MEDICARE*

**Question:**

How many parts to Medicare are there?

**Answer:**

There are four parts to Medicare:

- Part A (hospital insurance) helps pay for inpatient hospital care, skilled nursing care, hospice care and other services;
- Part B (medical insurance) helps pay for doctors' fees, outpatient hospital visits, and other medical services and supplies that are not covered by Part A;
- Part C (Medicare Advantage) plans, available in some areas, allow you to choose to receive all of your health care services through a provider organization. These plans may help lower your costs of receiving medical services, or you may get extra benefits for an additional monthly fee. You must have both Parts A and B to enroll in Part C; and
- Part D (prescription drug coverage) is voluntary and the costs are paid for by the monthly premiums of enrollees and Medicare. Unlike Part B in which you are automatically enrolled and must opt out if you do not want it, with Part D you have to opt in by filling out a form and enrolling in an approved plan.

More information may be found in our publication *Medicare* at [www.socialsecurity.gov/pubs/10043.html](http://www.socialsecurity.gov/pubs/10043.html) or by visiting [www.medicare.gov](http://www.medicare.gov).