

# Social Security Administration

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1329 S. Division St.  
Traverse City MI 49684

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## Monthly Information Package

May 2013

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## **Social Security Column**

SOCIAL SECURITY HONORS ALL WHO SERVE

**By Bob Simpson**

**Social Security District Manager in Traverse City**

Every day of the year, Americans across the nation remember friends and family members who have served and sacrificed for their country. Memorial Day is a day when we all come together to honor those who have given their lives in the defense of freedom and the principles we hold dear in this country.

May is also National Military Appreciation Month. As we observe Memorial Day and Military Appreciation Month, we would like to let members of our military know how much we value what they do for our nation.

At Social Security, we offer a wide range of services for our service members.

Families of fallen military heroes may be eligible for Social Security survivors benefits. Learn more about Social Security survivors benefits at [www.socialsecurity.gov/pgm/survivors.htm](http://www.socialsecurity.gov/pgm/survivors.htm).

For service members who return home with injuries, Social Security is here to help. Visit our Wounded Warriors website. You can find it at [www.socialsecurity.gov/woundedwarriors](http://www.socialsecurity.gov/woundedwarriors). We use an expedited process for military service members who become disabled while on active military service, regardless of where the disability occurs.

The Wounded Warriors website answers a number of commonly asked questions, and shares other useful information about disability benefits, including how veterans can receive expedited processing of disability claims. It is important to note that benefits available through Social Security are different than those from the Department of Veterans Affairs and require a separate application.

Even active duty military who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they are unable to work due to a disabling condition. Active duty status and receipt of military pay does not necessarily prevent payment of Social Security disability benefits. Receipt of military payments should never stop someone from applying for disability benefits from Social Security.

If you've served in the Armed Forces and you're planning your retirement, you'll want to read our publication, *Military Service and Social Security* at [www.socialsecurity.gov/pubs/10017.pdf](http://www.socialsecurity.gov/pubs/10017.pdf).

You also may want to visit the *Military Service* page of our *Retirement Planner*, available at [www.socialsecurity.gov/retire2/veterans.htm](http://www.socialsecurity.gov/retire2/veterans.htm).

At Social Security, we honor all those who served in the military and we remember those who died for their country.

## **Social Security Column**

### **CELEBRATE CINCO DE MAYO WITH SPANISH ONLINE SERVICES**

**By Bob Simpson**

**Social Security District Manager in Traverse City**

Cinco de Mayo is May 5 — a time to celebrate Mexican heritage and pride.

Why not join the celebration by visiting Social Security’s Spanish website, where you’ll find a number of useful services and a wealth of information in Spanish. Just visit [www.segurosocial.gov](http://www.segurosocial.gov)

Perhaps the most impressive thing you can accomplish on our website — in Spanish — is to apply for Social Security retirement benefits! You can apply quickly and easily on your personal computer. The online application takes as little as 15 minutes. Once you complete the online application and “sign” it with the click of a mouse, your application is complete. In most cases, there are no documents to submit or additional paperwork to fill out. Online is the easiest way to apply, and you can do it in English or Spanish.

In addition to applying for Social Security retirement benefits, you also can apply for Medicare in Spanish — in as little as 10 minutes, from start to finish.

If you are not ready to apply for benefits now, there are still a number of reasons to visit the Social Security website. You can find a lot of information and a number of online services that allow you to complete your Social Security business online, in English or Spanish. One of the most popular is our *Retirement Estimator*, which provides an instant, personalized estimate of your future Social Security benefits. Using the actual wages posted in your Social Security record, the *Estimator* will give you a good picture of what benefits you may receive. It protects your personal information by providing only retirement benefit estimates — it does not show the

earnings information used to calculate the benefit estimate, nor does it reveal other identifying information. You can plug in different retirement scenarios and future wage amounts to get estimates for different situations. Try it out at [www.socialsecurity.gov/espanol/calculador](http://www.socialsecurity.gov/espanol/calculador).

If you already are entitled to Medicare and are having trouble with the cost of prescription drugs, you might qualify for *Extra Help* from Social Security. The *Extra Help* can save you as much as \$4,000 each year on your prescription drug costs. You can learn all about it and apply online at [www.socialsecurity.gov/prescriptionhelp/index\\_sp.htm](http://www.socialsecurity.gov/prescriptionhelp/index_sp.htm).

On the right side of the website, under the Frequently Asked Questions, you'll find a red envelope. Select it to receive email updates on the latest Social Security news and information. You can get your updates in English at [www.socialsecurity.gov](http://www.socialsecurity.gov) or in Spanish at [www.segurosocial.gov](http://www.segurosocial.gov).

Whether you prefer to do business online in Spanish or English, our website is the place for you. Visit [www.segurosocial.gov](http://www.segurosocial.gov) or [www.socialsecurity.gov](http://www.socialsecurity.gov) during Cinco de Mayo, or anytime.

## Social Security Column

### SOCIAL SECURITY'S "TRIPLE CROWN" OF SOCIAL MEDIA

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

From the stables to the tracks, people across the United States are already talking about this year's Triple Crown. The three biggest thoroughbred horse races in the nation — the Kentucky Derby in Louisville, Kentucky; the Preakness Stakes in Baltimore, Maryland; and the Belmont Stakes in Elmont, New York — take place in the coming weeks. It has been 34 years since a horse has won all three and taken the U.S. Triple Crown.

Social Security has a horse in the race, so to speak. We offer our own "Triple Crown" of social media at [www.socialsecurity.gov](http://www.socialsecurity.gov).

**Facebook** is a great place to stay in the know when it comes to useful information about Social Security. "Like" Social Security at [www.facebook.com/socialsecurity](http://www.facebook.com/socialsecurity).

**Twitter** is another place to get regular updates in short bursts. We promise to be brief as we keep you up to date in 140-characters or less. Select "Follow" at [www.twitter.com/socialsecurity](http://www.twitter.com/socialsecurity).

Prefer watching videos? We've got those too. The third part to our social media "Triple Crown" is our **YouTube** page, where you can find everything from informative webinars to short messages from Social Security. You can view fun public service announcements starring George Takei, Don Francisco, Chubby Checker, and the reunited cast of The Patty Duke Show. You can even watch Patty Duke apply online for retirement benefits in her pajamas! Join the fun and get some useful information at [www.youtube.com/socialsecurityonline](http://www.youtube.com/socialsecurityonline).

It's not easy to predict a Triple Crown winner. Affirmed was the name of the horse who won all three races in 1978. But everyone can be a Social Security social media Triple Crown winner simply by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov) and selecting the three icons in the upper right corner.

## Social Security Column

### MOTHERS EVERYWHERE APPRECIATE EXTRA HELP

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

Think of all the times and ways that Mom has helped you over the years — when you were a child, and after you became an adult. With Mother's Day upon us, now is a good time to pay Mom back with a little *Extra Help* — with her Medicare prescription drug costs.

If your mother is covered by Medicare and has limited income and resources, she may be eligible for *Extra Help* — available through Social Security — to pay part of her monthly premiums, annual deductibles, and prescription co-payments. The *Extra Help* is estimated to be worth about \$4,000 per year.

That means putting \$4,000 in Mom's pocket without having to spend a dime!

To figure out whether your mother is eligible, Social Security needs to know her income and the value of her savings, investments and real estate (other than the home she lives in). To qualify for the *Extra Help*, she must be receiving Medicare and have:

- Income limited to \$17,235 for an individual or \$23,265 for a married couple living together. Even if her annual income is higher, she still may be able to get some help with monthly premiums, annual deductibles, and prescription co-payments. Some examples where income may be higher include if she and, if married, her spouse:
  - Support other family members who live with them;
  - Have earnings from work; or
  - Live in Alaska or Hawaii.

- Resources limited to \$13,300 for an individual or \$26,580 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We do not count her house or car as a resource.

Social Security has an easy-to-use online application that you can help complete for your mom. You can find it at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp). To apply by phone or have an application mailed to you, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the *Application for Help with Medicare Prescription Drug Plan Costs* (SSA-1020). Or go to the nearest Social Security office. Find the Social Security office nearest you by using our online office locator. You'll find it at the bottom of the "Popular Services" section at [www.socialsecurity.gov](http://www.socialsecurity.gov).

To learn more about the Medicare prescription drug plans and special enrollment periods, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

Mom has always been there to help you. She's sure to appreciate a little *Extra Help* this Mother's Day — especially if you can show her how to put \$4,000 in her pocket without spending a dime! Keep in mind as Father's Day approaches, you can get the same "free gift" of *Extra Help* for Dad! Learn more by visiting [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp).

## **Social Security Column**

### **CAN'T WORK DUE TO DISABILITY? MAYBE SOCIAL SECURITY CAN HELP**

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

Disability is something most people don't like to think about. But if you're not able to work because you have a disabling condition that is expected to last at least one year or result in death, then it's a subject you may not be able to avoid.

You should apply for disability benefits as soon as you become disabled. It may take you months to obtain all your medical records and for us to process an application for disability benefits.

The types of information we need include:

- medical records or documentation you have; we can make copies of your records and return your originals;
- the names, addresses, and phone numbers for any doctors, hospitals, medical facilities, treatment centers, or providers that may have information related to your disabling condition;
- the names, addresses, and phone numbers for recent employers and the dates worked for each employer; and
- your federal tax return for the past year.

If you don't have all of the information handy, that's no reason to delay. You should still apply for benefits right away. Social Security can assist you in getting the necessary documents, including obtaining your medical records. Just keep in mind that if you do have the information we need, it will probably speed up the time it takes to make a decision.

The fastest and most convenient way to apply for disability is online at [www.socialsecurity.gov/applyfordisability](http://www.socialsecurity.gov/applyfordisability). You can save your application as you go, so you can take a break at any time.

If you prefer, you may call our toll-free number, 1-800-772-1213, to make an appointment to apply at your local Social Security office or to set up an appointment for someone to take your application over the phone.

If you are approved for disability benefits, that doesn't mean you'll never be able to work again. In fact, Social Security has special rules called "work incentives" that allow you to test your ability to work.

Learn more about disability benefits and take advantage of the helpful *Disability Starter Kit* at [www.socialsecurity.gov/disability/disability\\_starter\\_kits.htm](http://www.socialsecurity.gov/disability/disability_starter_kits.htm).

## QUESTIONS AND ANSWERS

### GENERAL

#### **Question:**

My wife doesn't have enough work under Social Security to qualify for Social Security or Medicare. But I am fully insured and eligible. Can she qualify on my record?

#### **Answer:**

Yes. The question you've raised applies to husbands as well as wives. Even if your spouse has never worked under Social Security, she (or he) can, at full retirement age, receive a benefit equal to one-half of your full retirement amount. Your wife is eligible for reduced spouses benefits as early as age 62, as long as you are already receiving benefits. If your spouse will receive a pension for work not covered by Social Security such as government employment, the amount of his or her Social Security benefits on your record may be reduced. For more information, take a look at the fact sheet, *Government Pension Offset*, Publication No. 05-10007 at [www.socialsecurity.gov/pubs/10007.pdf](http://www.socialsecurity.gov/pubs/10007.pdf). For more information, visit [www.socialsecurity.gov](http://www.socialsecurity.gov) and select the "Retirement" tab.

### RETIREMENT

#### **Question:**

My neighbor said he applied for Social Security retirement benefits on the computer. Can you really apply for retirement without traveling to an office?

#### **Answer:**

Yes you can! And what's more, it's the easiest, fastest, and most convenient way to apply for retirement benefits. There's no need to fight the traffic to visit an office and wait to be served.

Our website makes it simple, allowing you to apply for retirement benefits in as little as 15 minutes. You can get started now at [www.socialsecurity.gov/applyonline](http://www.socialsecurity.gov/applyonline).

**Question:**

What is the earliest age I can begin receiving retirement benefits?

**Answer:**

The earliest age you can begin receiving Social Security retirement benefits is 62. If you decide to receive benefits before your full retirement age, which for most people is age 66 or 67, you will receive a reduced benefit. Keep in mind you will not be able to receive Medicare coverage until age 65, even if you decide to retire at an earlier age. For more information, go to [www.socialsecurity.gov](http://www.socialsecurity.gov).

*DISABILITY*

**Question:**

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

**Answer:**

Your disability benefits will continue as long as your medical condition has not improved and you cannot work. Social Security will periodically review your case to determine whether you continue to be eligible. If you are still receiving disability benefits when you reach your full retirement age, your disability benefits will automatically be converted to retirement benefits. Learn more about disability benefits at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability).

**Question:**

Why is there a five-month waiting period for Social Security disability benefits?

**Answer:**

The law states Social Security disability benefits can be paid only after you have been disabled continuously throughout a period of five full calendar months. Social Security disability benefits begin with the sixth full month after the date your disability began. You are not able to receive benefits for any month during the waiting period. Learn more at our website:

[www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability).

*SUPPLEMENTAL SECURITY INCOME*

**Question:**

What are the rules for getting Supplemental Security Income (SSI)? I'm thinking about applying based on my disability.

**Answer:**

To be eligible to receive SSI benefits, you must be disabled, blind, or age 65 or older and have limited income and resources. Income is money you receive such as wages, Social Security benefits, and pensions. Income also includes the value of such things as food and shelter you receive from others. Resources include real estate, bank accounts, cash, stocks, and bonds. You may be able to get SSI if your resources are worth no more than \$2,000. A couple may be able to get SSI if they have resources worth no more than \$3,000. Learn more by reading our publication, *Supplemental Security Income (SSI)*, at [www.socialsecurity.gov/pubs/11000.pdf](http://www.socialsecurity.gov/pubs/11000.pdf).

**Question:**

I have an appointment to apply for Supplemental Security Income (SSI). What kind of information will I need to take with me?

**Answer:**

To help make the application process go quickly and smoothly, you should bring:

- Your Social Security number;
- Your birth certificate or other proof of your age;
- Information about the home where you live, such as your mortgage or your lease and landlord's name;
- Payroll slips, bank books, insurance policies, burial fund records, and other information about your income and the things you own;
- Proof of U.S. citizenship or eligible noncitizen status; and
- If you are applying for SSI because you are disabled or blind, the names, addresses, and telephone numbers of doctors, hospitals, and clinics that have information related to your condition.

Learn more by reading our publication, *You May Be Able To Get Supplemental Security Income (SSI)* at [www.socialsecurity.gov/pubs/11069.pdf](http://www.socialsecurity.gov/pubs/11069.pdf).

**MEDICARE****Question:**

I found out that my daughter and I submitted incorrect information about my resources when she helped me complete my *Application for Help with Medicare Prescription Drug Plan Costs*. How can I get my application amended now to show the correct amount?

**Answer:**

You can call 1-800-772-1213 and let us know. Or you can contact your local Social Security office by using our office locator at [www.socialsecurity.gov/locator](http://www.socialsecurity.gov/locator). Information on your application will be matched with data from other federal agencies. If there is a discrepancy that requires verification, we will contact you.