

Social Security Administration

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Traverse City MI 49684

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Monthly Information Package

June 2013

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Social Security Column

STRONG FAMILIES SURVIVE, AND SOCIAL SECURITY HELPS

By Bob Simpson

Social Security District Manager in Traverse City

In June we celebrate National Family Month, which is a great time to reflect on your family and how to make it stronger. As the U.S. Department of Health and Human Services reminds us, strong families share many valuable qualities: trust, commitment, communication, growth, affection, fun, and love.

Strong families are more likely to grow through a crisis, allowing the difficult experience to bring them even closer together.

In the unfortunate event of a family member's death, we want you to know that Social Security is here to help. In addition to the emotional difficulty family members experience, there is often a financial burden as well, especially if the family's main wage earner dies. In such cases, Social Security survivors benefits will help.

Did you know that nearly every child in America could get Social Security survivors benefits if a working parent dies? And Social Security pays more benefits to children than any other federal program. Although many people think Social Security is just a retirement program, you should know that Social Security also provides survivors insurance benefits for workers and their families. If you're like most people, the value of the survivors insurance you have under Social Security is probably more than the value of any individual life insurance you may own. And you don't even need to sign up for a separate policy; by working and paying Social Security tax, you are most likely already insured without even knowing it.

Family members who may be able to receive survivors benefits based on your work record include a widow or widower, unmarried children up to age 19 and still in high school, and under certain circumstances, stepchildren, grandchildren, stepgrandchildren, adopted children, and dependent parents.

If you'd like to learn more about survivors benefits, and how to apply, you should read our publication, *Survivors Benefits*, available at www.socialsecurity.gov/pubs.

You can find additional useful information, such as our survivors planner and information about how to apply for survivors benefits, at www.socialsecurity.gov/pgm/survivors.htm.

Social Security Column

SOCIAL SECURITY BRINGS THE OFFICE OUTSIDE

By Bob Simpson

Social Security District Manager in Traverse City

Ah, the great outdoors. With sunny weather, green trees, blooming flowers, and fresh air, many have already flocked to the outdoors to spend as many hours as they can before autumn leads way to winter. Whether you prefer to spend your time hiking in the woods, tossing a ball in the back yard, gardening, or reading on the beach, it's refreshing to get in some outside time.

If you have Social Security business to tend to when you're not tending to your lawn, that's no reason to ditch the outdoors. You don't have to drive to and wait in an office — you can handle much of your Social Security business from your laptop, tablet, or smartphone, wherever you may be.

Let's say you're enjoying a camping trip — but brought your tablet along to stay connected. Your wife mentions she hasn't gotten her *Social Security Statement* this year, and you remind her that she can get it online after creating a *my Social Security* account available at www.socialsecurity.gov/myaccount. In a few moments, you both are reviewing your *Statements* together and dreaming about your future retirement years — with precision — as you gaze at the stars.

Or perhaps you're at the baseball game with your uncle, your team just hit a home run, and after your cheering subsides he reminds you that you were supposed to look into a Social Security question for him. Simply pull out your smartphone and search our frequently asked questions at www.socialsecurity.gov/faq.

Imagine yourself vacationing on the beach. Fresh from a swim, you're sunbathing on a lounge chair with a cool lemonade, tableside. And it hits you: this is where you want to be! You have your years

in, so what are you waiting for? Just exchange your beach book for your tablet and you can apply for retirement benefits from the very place you want to spend your retirement.

Whether you're at the beach, in the park, or enjoying the wilderness, as long as you have an Internet connection, you can do business with Social Security online.

So enjoy the great outdoors, even while taking care of business with Social Security. Let us bring the office to you wherever you are.

Learn more — and do more — at www.socialsecurity.gov.

Social Security Column

TELL THEM WHY YOU'RE SMILING (SURPRISE...IT'S SOCIAL SECURITY!)

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

June 15 is Smile Power Day. Smack dab in the middle of the month — in the middle of the year, in fact — is a holiday dedicated to the power of smiling.

Smiling has many benefits. It can actually make you feel better, relieve stress, and add years to your life. Smiles are contagious, and you can put other people at ease and make them feel happier. Most people can probably agree that there are a lot of good reasons to make yourself smile.

Here's something that will put a smile on your face. Open an online *my Social Security* account so you can do business with Social Security the easiest, fastest, and most convenient way.

This year, we've had more than five million smiling customers register online for a *my Social Security* account and use it to easily get the information or service needed — without the need to visit an office or make a phone call.

For example, once you create your online 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.

We expanded *my Social Security* so that if you get Social Security benefits, you now can use your account to view, save, and print a benefit verification letter, check your benefit payment information, and even change your address and your phone number as recorded in our records. You also can start or change your direct deposit information.

So whether you are currently getting Social Security benefits, or you are planning for that day in the future when you do, you can easily access all your important Social Security information by creating a *my Social Security* account. Just visit www.socialsecurity.gov/myaccount.

Open your online account today, and find out how we've put smiles on more than five million faces this year — and counting. And when someone catches your smile, be sure to tell them why you're smiling.

Social Security Column

THE RIGHT KIND OF FISHING (AND HOW NOT TO BE THE CATCH OF THE DAY)

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

This Father's Day, you may be inclined to spend some quality time with Dad, maybe take him out camping or fishing. But try to make sure that nobody else tries to "phish" with you or your father.

These days, all people (including fathers and sons) need to be cautious of scams — Internet, mail, and even phone scams — which can damage your credit score and wallet. Scam artists have become shrewd. Any time someone asks for your personal information, you should be wary. Particularly cruel are swindlers who target Social Security beneficiaries.

As a rule of thumb, Social Security will *not* call or email you for your personal information such as your Social Security number or banking information. If someone contacts you and asks for this kind of information and claims to be from Social Security, do not give out your personal information without first contacting Social Security to verify the validity of the person contacting you. It could be an identity thief on the other end phishing for your personal information. Just call the local Social Security office, or Social Security's toll-free number at 1-800-772-1213 (TTY 1-800-325-0778).

If you receive a suspicious call, please report it to the Fraud Hotline. Reports may be made online at www.socialsecurity.gov/fraudreport/oig/public_fraud_reporting/form.htm or by telephone at 1-800-269-0271 from 10:00 a.m. to 4:00 p.m. Eastern Standard Time. Please include the following details:

- The alleged suspect(s) and victim(s) names, addresses, phone numbers, dates of birth, and Social Security numbers;
- Description of the fraud and the location where the fraud took place;

- When and how the fraud was committed;
- Why the person committed the fraud (if known); and
- Who else has knowledge of the potential violation.

Identity theft is one of the fastest-growing crimes in America. If you, your father, or anyone you know has been the victim of an identity thief, the place to contact is the Federal Trade Commission (FTC) at www.idtheft.gov. Or, call 1-877-IDTHEFT (1-877-438-4338); TTY 1-866-653-4261.

Some people who receive Social Security and Supplemental Security Income (SSI) benefits are victimized by misleading advertisers. Such companies offer Social Security services for a fee, even though the same services are available directly from Social Security free of charge. Especially upsetting are such ads that make it appear as though the ad has come directly from Social Security. By law, such advertisements must indicate that the company is not affiliated with Social Security.

If you or your dad see what you believe is misleading advertising for Social Security services from a company that does not admit it is not affiliated with Social Security, send the complete mailing, including the envelope, to: Office of the Inspector General, Fraud Hotline, Social Security Administration, P.O. Box 17768, Baltimore, MD 21235. Also, advise your State's attorney general or consumer affairs office and the Better Business Bureau. You can visit the Office of the Inspector General online at <http://oig.ssa.gov> and select the "Fraud, Waste, or Abuse" link. Learn more about identity theft at www.socialsecurity.gov/pubs/10064.html. Read about misleading advertising at www.socialsecurity.gov/pubs/10005.html.

And finally, while you're enjoying the *right* kind of fishing with Dad this Father's day, you may want to tell him about *Extra Help* with Medicare prescription drug costs. If your father is covered by Medicare and has limited income and resources, he may be eligible for *Extra Help* — available through Social Security — to pay part of his monthly premiums, annual deductibles, and prescription co-payments. We estimate that the *Extra Help* is worth about \$4,000 per year. That kind of savings buys a lot of bait and tackle. Learn more at www.socialsecurity.gov/prescriptionhelp.

Social Security Column

ROCKING RETIREMENT

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

Generations ago, retirement was thought of as a time to take it easy — a time of rocking on porch chairs and reminiscing about the good old days. But that's not the case with the current generation of retirees. In fact, many older people today continue to rock on. Just look at some of the superstars touring and performing concerts this year who are old enough to collect Social Security retirement payments. They're still rocking, but not in chairs.

Bob Dylan is on tour, as he usually is during summer months. Dylan is 71 years old. But with a recent album and new tour dates, you'd never know he was of retirement age.

Neil Young is touring with Crazy Horse to support their new album. The "godfather of grunge" is 67 years young. He's become the "Old Man" he sang about in his *Harvest* days.

Paul McCartney's current "Out There" tour may more appropriately be called his "Up There" tour. The former Beatle is now age 70.

Willie Nelson is "On the Road Again." The music icon is 79 years old and seems to be on nonstop tour.

Aretha Franklin is 71. Carlos Santana is 65. Carly Simon is 67. Mick Jagger and Keith Richards are both 69, as is Joni Mitchell. Leonard Cohen is 78. B.B. King is 87. They're all still performing their music.

Of course, some of these well-known musicians may not be eligible to receive Social Security benefits. But all of them are of retirement age. So where are their rocking chairs and knitting needles?

It's hard to believe, looking at all of these mature stars, that retirement used to be associated with bridge and shuffleboard. It's not just musicians. In fact, many people decide to put off applying for retirement benefits. And even after they do begin collecting benefits, many "retirees" prefer to keep working — or at least moving and shaking.

Most people know that you can begin collecting early Social Security benefits at age 62, with a reduction in the monthly amount. The full retirement age is gradually going up from 66 for people born between 1943 and 1954, to 67 for people born in 1960 and later. You can delay retirement even further and receive a higher payment when you retire, up until you reach age 70. And another thing that has changed since the past generation: you can continue to work and still receive retirement benefits.

Learn more about Social Security retirement benefits by reading our publication on the subject at www.socialsecurity.gov/pubs.

When you're ready to retire, the best place to apply is from the comfort of your home computer, with some of your favorite music blaring in the background. Begin the process with our *Retirement Planner* at www.socialsecurity.gov/retirement. Crank up the tunes, and start planning before you head out to your next concert.

QUESTIONS AND ANSWERS

GENERAL

Question:

How many Social Security numbers have been issued since the program started?

Answer:

Since numbers were first issued in November 1936, we have assigned about 460 million numbers. There are about one billion possible combinations of the 9-digit Social Security number. Visit www.socialsecurity.gov/history/ssn/ssncards.html for a complete history of the Social Security number.

Question:

How do I change my citizenship status on Social Security's records?

Answer:

To change your citizenship status shown in Social Security records:

- Complete an application for a Social Security card (Form SS-5), which you can find online at www.socialsecurity.gov/online/ss-5.html; and
- Provide documents proving your:
 - New or revised citizenship status (We can only accept certain documents as proof of citizenship. These include your U.S. passport, a Certificate of Naturalization, or a Certificate of Citizenship. If you are not a U.S. citizen, Social Security will ask to see your current immigration documents);
 - Age; and
 - Identity.
- Next, Take (or mail) your completed application and documents to your local Social Security office.

All documents must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents. For more information, visit www.socialsecurity.gov/ssnumber.

RETIREMENT

Question:

My spouse and I are both entitled to our own Social Security benefits. Will Social Security reduce our combined benefits because we are married?

Answer:

No. When each member of a married couple works in employment covered under Social Security and both meet all other eligibility requirements to receive retirement benefits, we calculate their lifetime earnings independently to determine their benefit amounts. Therefore, each spouse receives a monthly benefit amount based on his or her own earnings. If one spouse earned low wages or did not earn enough Social Security credits (40) to be insured for retirement benefits, he or she may be eligible to receive benefits as a spouse. To learn more about retirement, visit www.socialsecurity.gov/retirement.

Question:

I have never worked but my spouse has. What will my benefits be?

Answer:

You can be entitled to as much as one-half of your spouse's benefit amount when you reach full retirement age. If you want to get Social Security retirement benefits before you reach full retirement age, the amount of your benefit is reduced. The amount of reduction depends on when you will reach full retirement age. For example, if your full retirement age is 66, you can get 35 percent of your spouse's unreduced benefit at age 62 (a permanent reduction); if your full retirement age is 67, you can get 32.5 percent of your spouse's unreduced benefit at age 62 (a permanent reduction).

The amount of your benefit increases if your entitlement begins at a later age, up to the maximum of 50 percent at full retirement age. However, if you are taking care of a child who is under age 16 or who gets Social Security disability benefits on your spouse's record, you get the full spouse's benefits, regardless of your age. Learn more about retirement benefits at www.socialsecurity.gov/retirement.

SUPPLEMENTAL SECURITY INCOME

Question:

Can I receive Social Security benefits and Supplemental Security Income (SSI) benefits at the same time?

Answer:

You may be able to receive SSI in addition to monthly Social Security benefits if your Social Security benefit is low enough for you to qualify for SSI. Whether you can get SSI depends on your income and resources (the things you own). If you have low income and few resources, you may be able to supplement your Social Security benefit with an SSI payment. You can find out more about SSI by going to www.socialsecurity.gov and selecting the "SSI" tab at the top of the page.

Question:

What are the limits on what I can own to be eligible for Supplemental Security Income (SSI)? Can I have money in the bank, a car, and a furnished house?

Answer:

We count real estate, bank accounts, cash, stocks, and bonds toward the resource limits on what you can own. 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. Keep in mind that we usually don't count the house you live in, personal items such as furniture and clothing, or the car you drive. If you own valuable property you are trying to sell, you may be able to get

SSI while trying to sell it. You can find out more about SSI by going to www.socialsecurity.gov and selecting the “SSI” tab at the top of the page.

DISABILITY

Question:

How do I apply for Social Security disability benefits?

Answer:

There are two ways that you can apply for disability benefits. You can:

1. Apply online at www.socialsecurity.gov; or
2. Call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778), to make an appointment to file a disability claim at your local Social Security office or to set up an appointment for someone to take your claim over the telephone.

If you schedule an appointment, we will mail a *Disability Starter Kit* to you. The kit will help you get ready for your disability claim interview. If you are applying online or want to get started on the kit right away, it is available online at www.socialsecurity.gov/disability.

Question:

My doctor said he thinks I’m disabled. Who decides if I meet the requirements for Social Security disability benefits?

Answer:

We first will review your application to make sure you meet some basic requirements for Social Security disability benefits, such as whether you worked enough years to qualify. Then we will send your application to the disability determination services office in your state, often called the “DDS” or “state agency.” Your state agency completes the disability decision for us. Doctors and disability specialists in the state agency ask your doctors for information about your condition. They consider all the facts in your case. They use the medical evidence from your doctors and hospitals, clinics, or institutions where you have been treated and all other information.

The state agency staff may need more medical information before they can decide if you are disabled. If more information is not available from your current medical sources, the state agency may ask you to go for a special examination. We prefer to ask your own doctor, but sometimes the exam may have to be done by someone else. Social Security will pay for the exam and for some of the related travel costs. Learn more about disability benefits at www.socialsecurity.gov/disability.

MEDICARE

Question:

Who can get *Extra Help* with Medicare prescription drug coverage?

Answer:

If you receive Medicare and have limited income and resources, you may be eligible for *Extra Help* — Medicare Part D prescription drug coverage — to pay for the costs (monthly premiums, annual deductibles, and prescription co-payments) related to a Medicare prescription drug plan. To qualify for *Extra Help*, you must reside in one of the 50 states or the District of Columbia. Your resources must be 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 your house and car as resources. Your annual income must be limited to \$17,235 for an individual or \$23,265 for a married couple living together. Even if your annual income is higher, you still may be able to get some help. Learn more at www.socialsecurity.gov/prescriptionhelp.