

Social Security Administration

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Traverse City MI 49684

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Monthly Information Package

July 2013

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Social Security Column

DECLARE YOUR INDEPENDENCE WITH *MY SOCIAL SECURITY*

By Bob Simpson
Social Security District Manager in Traverse City

Independence Day is a good time to declare your independence from heavy traffic, long lines, and visits to crowded offices by taking important matters into your own hands. When it comes to doing business with Social Security, you can!

Anytime, anywhere Social Security's website is waiting to let you take care of important matters yourself, independently, without the need to visit or call an office.

All you need to do is visit www.socialsecurity.gov/myaccount to set up a *my Social Security* account so you can do business with Social Security the easiest, fastest, and most convenient way.

We're only halfway through 2013 and, already, more than six million people are registered for a *my Social Security* account. They use it to easily get information and service — without needing to visit an office or make a phone call. That's a great reason to set off some fireworks!

The things you can do using your account are as varied as the menu at a Fourth of July picnic! For example, 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 be able to receive.

If you are already receiving benefits, you can join the parade. We recently expanded *my Social Security* for those receiving benefits; now you 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 in our records. You also can start or change your direct deposit information. You can do this all from the comfort of your home.

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.

Before you go to your Independence Day picnic and fireworks, declare your independence from traffic and lines by saving a trip to the office and going online to www.socialsecurity.gov. And happy Independence Day!

Social Security Column

CELEBRATE THE *RETIREMENT ESTIMATOR*'S FIFTH ANNIVERSARY

By Bob Simpson
Social Security District Manager in Traverse City

Hard to believe, but it's been five years since Social Security's *Retirement Estimator* debuted. Within months of first becoming available, the online *Estimator* was praised as one of the best services on the Internet, and it has consistently retained its excellent rating every year.

Results from the American Customer Satisfaction Index show Social Security's online *Retirement Estimator* is consistently one of the highest-rated services on the web — even higher than the websites of many other public or private sector agencies and companies, including Netflix and Amazon.

Every year millions of people use the *Retirement Estimator*. You can too at www.socialsecurity.gov/estimator. Prefer to do your business in Spanish? You can find it at www.segurosocial.gov/calculador, too.

The *Retirement Estimator* is a convenient, secure, and quick financial planning tool that lets workers calculate how much they might expect to receive in Social Security benefits when they retire. The attractive feature of this calculator is that it uses your earnings information on file at Social Security without displaying your personal information. So you get an instant, personalized estimate of your future retirement benefits. And, it's so easy to use.

The *Estimator* even gives you the opportunity to run different scenarios and “what if” situations. For example, you can change the date you expect to retire or change expected future earnings to create and compare different retirement options. This can help you as you plan ahead.

To use the *Retirement Estimator*, you must have enough Social Security credits to qualify for benefits and you cannot currently be receiving benefits.

Join the celebration! Experience the popular online service now by visiting Social Security's *Retirement Estimator* at www.socialsecurity.gov/estimator. Then, once you've sketched out your retirement plans, you'll know where to go when the time comes to apply for benefits: online at www.socialsecurity.gov.

Happy fifth anniversary, *Retirement Estimator*!

Social Security Column

OFF TO THE PARK? SO IS SOCIAL SECURITY!

By Bob Simpson
Social Security District Manager in Traverse City

Now, in the heart of summertime, is time to think about spending some fun time with family and friends. So it is fitting that July is both National Vacation Month and National Park and Recreation Month.

Going on vacation — whether to visit some of the nation’s great national and state parks or traveling to other fun destinations — doesn’t mean you need to disconnect completely. In fact, our new mobile website makes it easy for you to get the Social Security information you need when you’re on the go. As long as you have an Internet connection, you’re connected to Social Security.

You might not take your laptop with you to a national park, but you’ll probably have your phone. You may be wondering: *just how much Social Security business can I do on a smartphone?* You may be surprised.

We recently released *Social Security Mobile* to allow for a smoother and more enjoyable online experience for people who want to access www.socialsecurity.gov using a smartphone. Most people who want to access Social Security by smartphone are interested in getting the information they need quickly and efficiently. To accommodate this “grab it on the go” frame of mind, we’ve designed a mobile site that is as easy on the eye as it is to navigate.

Social Security Mobile features 10 items of interest, easily accessible by touching the tiles on your smartphone’s screen. These items include popular topics from our standard website, such as frequently asked questions, Social Security card and number, and publications. For example, you can either read or listen to our entire library of publications on your smartphone. The quick

summaries will make it easy to make sure you access the publication you want. As you relax beneath a tree, you may want to use the mobile site's "decision tree" to help identify documents you need for a new or replacement Social Security card.

Will everything on our website be included in the mobile website? No. Instead, our mobile site is designed to bring you the content you're most likely to want on the go.

Keep in mind that this is not an app you have to download. The website is conveniently designed to run on your smartphone's browser. You don't have to download anything from an app store; just visit www.socialsecurity.gov on your smartphone and you will automatically visit the mobile website. And if you decide you need to browse the full website, you can do that easily.

Remember, Social Security is happy to help you even when you're enjoying a day at the park. We are always working for you, even when you are relaxing. Visit our mobile website at www.socialsecurity.gov from your smartphone today.

Social Security Column

APPLY FOR DISABILITY BENEFITS FROM THE CONVENIENCE OF HOME

By Bob Simpson

Social Security District Manager in Traverse City

Have you been thinking about applying for Social Security disability benefits, but you are unable to visit a Social Security office to complete the interview? Or perhaps your disabling condition makes it difficult to visit a Social Security office. We have good news: you can complete your application for Social Security disability benefits from the convenience of your home. Get started at www.socialsecurity.gov/disability.

The application process involves determining 1) whether you have sufficient work to be eligible for Social Security; 2) the severity of your medical condition; and 3) your ability to work.

Because we carefully review so many cases — more than three million each year — it can take us three to five months to determine whether you are eligible to receive benefits.

The amount of time it takes to make a decision on your application can vary depending on a number of factors, such as:

- the nature of your disability;
- how quickly we obtain medical evidence from you, your doctors, hospitals, or other medical sources; and
- whether we need to send you for a medical examination to obtain evidence to support your claim.

We have several important initiatives to speed up the process. For example, our Compassionate Allowances initiative allows us to fast-track certain cases of individuals with very severe disabilities. Two hundred different types of disabilities qualify for this expedited decision, and the list continues to expand. Since Compassionate Allowances began in 2008, the agency has fast-tracked more than 250,000 disability applications, getting benefits to people in a matter of

days instead of months. Learn more about Compassionate Allowances at www.socialsecurity.gov/compassionateallowances.

Another way we speed up decisions is with our Quick Disability Determinations initiative, which uses technology to identify applicants who have the most severe disabilities and allows us to expedite our decisions on those cases. Read more about Quick Disability Determinations at www.socialsecurity.gov/disabilityresearch/qdd.htm.

There are things you can do to help speed up the decision process too. The more information you provide up front, the less time it will take us to obtain the evidence we need — and the faster we can make a decision on your application. 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 you worked for each employer; and
- your federal tax return for the past year.

If you're not able to work due to a disability and getting to an office is troublesome, don't worry. You can apply online for Social Security disability benefits at www.socialsecurity.gov/disability.

Social Security Column

YOUNG WORKERS, MEET SOCIAL SECURITY

By Bob Simpson
Social Security District Manager in Traverse City

Welcome to the workforce, new workers! Whether you're beginning the career of a lifetime or just earning some extra money for the school year to come, there is one question that is likely to hit you when you see your first pay stub: "What is the FICA, and why is my paycheck less because of it?"

Generally, employers are required to withhold Social Security and Medicare tax from a worker's paycheck. Your employer matches the amounts you pay in Social Security and Medicare taxes. Usually the money we withhold is referred to as "Social Security taxes" on the employee's payroll statement. Sometimes the deduction is labeled as "FICA taxes," which stands for Federal Insurance Contributions Act, and sometimes OASDI, or Old Age Survivor and Disability Insurance. Name aside, what's important is how that money is being used, and what's in it for you down the road.

The taxes you pay now translate to a lifetime of protection, when you eventually retire or if you become disabled. If you die, your dependent children and spouse may be able to receive survivors benefits based on your work. Today you probably have family members — grandparents, for example — who already enjoy Social Security benefits that your Social Security taxes help provide.

You may be a long way from retirement now, so you may find it hard to appreciate the value of benefits that could be 40 or 50 years away. But consider that your Social Security taxes could pay off sooner than you think. Social Security provides valuable disability benefits — and studies show that a 20-year-old has about a three in 10 chance of becoming disabled sometime before reaching retirement age.

Don't be tempted if you're offered a job "under the table" or "off the books." If you work for any employer who pays you cash, you're likely not getting Social Security credit for the work you're doing and potentially missing out on future benefits.

Want to learn more about Social Security and what it means to young workers? If so, we invite you to enjoy an online video: *Social Security 101: What's In It For Me?* The webcast will fill you in on the details you should know to get the most out of Social Security. Check it out at www.socialsecurity.gov/webinars/social_security_101.html.

Here's another tip: open a *my Social Security* account so that you can access your *Social Security Statement*. That will allow you to make sure your earnings are recorded properly each year — and you can get estimates of what your future benefits may be. You can easily open a *my Social Security* account at www.socialsecurity.gov/myaccount.

If you have questions about Social Security, the best place to go is www.socialsecurity.gov.

QUESTIONS AND ANSWERS

GENERAL

Question:

I need proof of my Social Security income. Can I get verification online?

Answer:

Yes! And the best way to get a benefit verification letter is by using a *my Social Security* account. Your personal *my Social Security* account is a convenient and secure way for you to check your benefit and payment information, change your address, phone number, and direct deposit information, and to get your benefit verification letter. You can use your benefit verification letter to verify your income, retirement or disability status, Medicare eligibility, and age. When you use *my Social Security* to get it, you can request which information you would like included in the letter. Learn more, use *my Social Security*, and get your benefit verification letter now at www.socialsecurity.gov/myaccount.

Question:

I heard there is a Social Security video available in American Sign Language. Where can I find it?

Answer:

Yes, it's true, and you can find the video on our website. The video is called "Social Security, SSI and Medicare: What You Need to Know About These Vital Programs." The video is available in American Sign Language and it presents important information about our programs. You can watch the video now at www.socialsecurity.gov/multimedia/video/asl. The video is a part of our larger collection of on-demand videos and webinars available at www.socialsecurity.gov/webinars.

RETIREMENT

Question:

Can I apply for retirement benefits online?

Answer:

Yes, you can and it is quick, convenient, and easy. You'll find the application information at www.socialsecurity.gov/applyonline. You also can calculate your estimated benefits by using our *Retirement Estimator* at www.socialsecurity.gov/estimator. Apply online and save a trip to the office and a wait in line. For more information, visit our website at www.socialsecurity.gov.

Question:

I worked the first half of the year, but plan to retire this month. Will Social Security count the amount I earn for this year when I retire?

Answer:

Yes. If you retire mid-year, we count your earnings for the entire year. We have a special "earnings test" rule we apply to annual earnings, usually in the first year of retirement. Under this rule, you get a full payment for any whole month we consider you **retired** regardless of your yearly earnings. We consider you retired during any month your earnings are \$1,260 or less, or if you have not performed substantial services in self-employment. We do not consider income earned, beginning with the month you reach full retirement age. Learn more about the earnings test rule at www.socialsecurity.gov/retire2/rule.htm.

DISABILITY

Question:

Will my Social Security disability benefit increase if my condition gets worse or I develop additional health problems?

Answer:

No. We do not base your Social Security benefit amount on the severity of your disability. The amount you are paid is based on your average lifetime earnings before your disability began. If you go back to work after getting disability benefits, you may be able to get a higher benefit based on those earnings. In addition, we have incentives that allow you to work temporarily without losing your disability benefits. For more information about disability benefits, read our publications *Disability Benefits* and *Working While Disabled—How We Can Help*. Both are available online at www.socialsecurity.gov/pubs.

Question:

I miss working. If I go back to work, will I automatically lose my Social Security disability benefits?

Answer:

No. Social Security has several work incentives to help you ease back into the workforce. You may be able to continue receiving benefits during a “trial work period,” and in most cases your medical coverage will continue after you begin working. We may be able to help you return to work without losing your benefits. These work incentives are like a safety net for people who want to go to work but aren’t sure they can. For information about Social Security's work incentives, visit our website, the Work Site, at www.socialsecurity.gov/work or read the online *Red Book on Work Incentives* at www.socialsecurity.gov/redbook. For additional information, visit our website at www.socialsecurity.gov or call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

SUPPLEMENTAL SECURITY INCOME

Question:

If I receive Supplemental Security Income (SSI) disability, what is the effect on my benefits when I take seasonal work?

Answer:

Even a small amount of earned wages can cause a deduction in your SSI payment. However, it takes substantial work to make your benefits stop. In 2013, a person who receives SSI can earn up to \$1,505 a month and still continue receiving some SSI payments. In many cases, we will deduct approved work expenses to determine your SSI payment amount. In most cases, you can continue to receive your medical coverage for up to two years after you begin working. We have several publications on SSI, including *Reporting Your Wages When You Receive Supplemental Security Income*, available at www.socialsecurity.gov/pubs. For more information, call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778) or visit our website at www.socialsecurity.gov.

Question:

I receive Supplemental Security Income (SSI) benefits. Can my children receive benefits because I receive SSI?

Answer:

No. SSI benefits are based on the needs of the individual and are only paid to the qualifying person. There are no benefits payable to spouses, children or survivors as there are with Social Security benefits. For more information, see our publication, *Supplemental Security Income*, at www.socialsecurity.gov/pubs. For even more information, visit our website at www.socialsecurity.gov or call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

*MEDICARE***Question:**

I pay my monthly premium directly to my Medicare prescription drug plan provider. Why can't I also pay my income-related monthly adjustment amount directly to my Medicare prescription drug plan provider?

Answer:

By law, we must deduct your income-related monthly adjustment amount from your Social Security payments. If the amount you owe is more than the amount of your payment, or you don't get monthly payments, you will get a separate bill from another federal agency, such as the *Centers for Medicare & Medicaid Services* or the *Railroad Retirement Board*. Read our publication, *Medicare Premiums: Rules for Higher-Income Beneficiaries*, for an idea of what you can expect to pay. You'll find it at www.socialsecurity.gov/pubs.