

Social Security Administration

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Traverse City MI 49684

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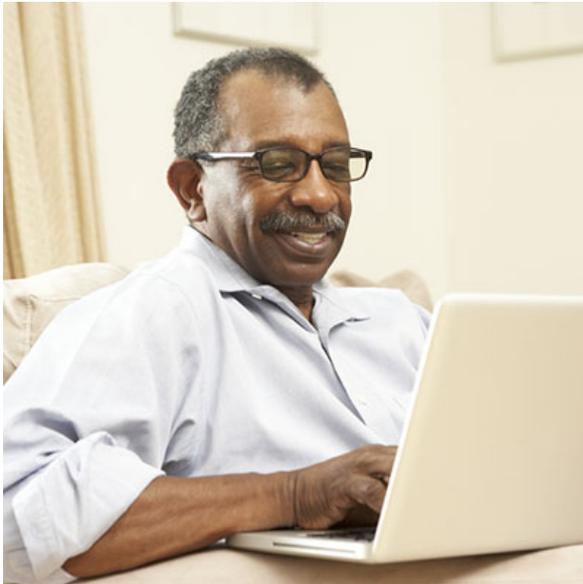
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Social Security Column

FIVE WAYS TO APPLY FOR SOCIAL SECURITY BENEFITS ONLINE

By **Bob Simpson**

Social Security District Manager in Traverse City



We continue to make it easier for you to access our programs and benefits. Our website offers a convenient way to apply for benefits online.

You can apply online for:

- **Retirement or Spouse's Benefits** – You must be at least 61 years and 9 months in age and want your benefits to start in no more than four months. Apply at www.ssa.gov/retireonline.
- **Disability Benefits** – You can use our online application, available at www.ssa.gov/disabilityonline, to apply for disability benefits if you:
 - Are age 18 or older;
 - Are not currently receiving benefits on your own Social Security record;

- Are unable to work because of a medical condition that is expected to last at least 12 months or result in death; and
- Have not been denied disability benefits in the last 60 days. If your application was recently denied, our online appeal application, is a starting point to request a review of the determination we made. Please visit www.ssa.gov/benefits/disability/appeal.html.
- **Supplemental Security Income (SSI)** – SSI is a federal income program funded by general tax revenues, and helps people who have little or no income and who are age 65 or older, blind, or have disabilities. If you meet certain requirements, you may apply online at www.ssa.gov/benefits/ssi. If you are not able to apply online, call your local Social Security office to apply.
- **Medicare** – Medicare is a federal health insurance program for people age 65 or older, some people younger than 65 who have disabilities, and people with end-stage renal disease. If you are not already receiving Social Security benefits, you should apply for Medicare three months before turning age 65 at www.ssa.gov/benefits/medicare.
- **Extra Help with Medicare Prescription Drug Costs** –People who need assistance with the cost of medications can apply for *Extra Help* at www.ssa.gov/i1020.

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Social Security Column

ARE YOU READY FOR RETIREMENT? SOCIAL SECURITY CAN HELP

By Bob Simpson

Social Security District Manager in Traverse City



Do you think you may be ready to retire and want to apply for Social Security benefits? We're here to help you make an informed decision about when to apply for benefits based on your individual and family circumstances.

Would it be better for you to start getting benefits early with a smaller monthly amount over a longer period? Or perhaps wait for a larger monthly payment over less time? The answer is personal and depends on several factors, such as your current and anticipated cash needs, your health, and your family history on longevity. You should consider other sources of retirement income including any plans you may have to work in retirement. Most importantly, you should study your future financial needs and obligations, and estimate your future Social Security benefit.

The easiest way to estimate your future Social Security benefits is with a personal **my Social Security** account. You can create your free account at www.ssa.gov/myaccount. With your account you can see how much you might receive each month based on the age you want to start receiving benefits.

We encourage you to weigh all the factors carefully before making the crucial decision about when to begin receiving Social Security benefits. This decision affects the monthly benefit amount you will receive for the rest of your life, and may affect benefits for your survivors.

Social Security's Retirement Portal

Whether you're ready to learn about, apply for, or manage your retirement benefits, our retirement portal makes it easy for you to find the information you need. How easy? You can do it from your computer, tablet, and even smartphone!

In our retirement portal, you can:

- Get our **Retirement publications**.
- Estimate your benefits with one of our many **calculators**.
- Find your **Full Retirement Age**.
- Learn about retirement **benefits for a spouse and family members**.

You and your loved ones can discover all of these resources at www.ssa.gov/benefits/retirement.

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Social Security Column

SOCIAL SECURITY ONLINE LEARNING TOOLS

By Bob Simpson

Social Security District Manager in Traverse City



Our online learning resources for educators are great for teaching people about Social Security! Chances are a student will know someone who receives retirement or disability benefits. This could be a way to relate our many programs to a new audience, and show them that our programs help people other than retirees. Understanding how Social Security helps wounded warriors, and children and adults with disabilities can lead to greater empathy and provide a path to inspired learning.

We offer an educator's toolkit to engage students and educate them about our programs. Use the toolkit to create your own lesson plan! The toolkit includes:

- Lesson plans with objectives.

- Infographics and handouts for each lesson plan.
- Links to Social Security web pages.
- Talking points.
- Quiz questions and answers.

You can access the toolkit at www.ssa.gov/thirdparty/educators.html.

As your child's first educator, you can use our toolkit to introduce your child or grandchild to the importance of Social Security programs.

We value and welcome the efforts of teachers to educate America's young people. We want to help spark discussions with students about the benefits Social Security provides to millions of people. Please share our toolkit with your favorite educators today.

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Social Security Column

THREE RETIREMENT PLANNING TIPS FOR WOMEN

By Bob Simpson

Social Security District Manager in Traverse City



One day in 1939, Ida May Fuller stopped by the local Social Security office in her hometown of Rutland, Vermont to inquire about Social Security benefits. She knew she had been paying into Social Security, and wanted to learn more. The following year, she received the very first Social Security benefit payment — \$22.54 — arriving as check number 00-000-001. Ida’s story still holds lessons for women today — and it started with her getting the information she needed.

Today, signing up for a personal *my Social Security* account at www.ssa.gov/myaccount can help you get information tailored for you to plan for your retirement. It’s never too late to start planning. Ida was 65 years old when she started receiving benefit payments, but she lived well beyond her life expectancy of 65 years, 4 months. In fact, Ida lived to be 100 years old, and received Social Security benefit payments for 35 years.

It’s important to create your personal *my Social Security* account as soon as possible. With your account, you can view estimates of future benefits, verify your earnings, and view the estimated

Social Security and Medicare taxes you've paid. Verifying earnings is important because your future benefit is based on your earnings history.

Your Social Security benefit payments will provide only a portion of your pre-retirement income. You may have to save more to have adequate income for your desired lifestyle in retirement.

Savings need to be an active part of your plan to take care of yourself and your family's financial future. Ida never married. She supported herself. However, you may find yourself widowed or divorced — and having to provide for yourself for several more years. Unlike in Ida's day, you can go online to see if you're eligible at www.ssa.gov/retirement to receive a current, deceased, or former spouse's benefits. It might make financial sense to claim those benefits instead of your own — since the payments could be higher based on the individual's own earnings history.

We encourage you to follow Ida's example and plan for your financial future. Please share this information with your friends and family — and help us spread the word on social media.

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Social Security Column

TOP FIVE FRAUD AND SCAM PREVENTION TOOLS

By **Bob Simpson**

Social Security District Manager in Traverse City



Knowledge is power and having the right tools to fight fraud can make a huge difference. Knowledge can also help those you love and want to protect. We put together a list of the five most important resources about Social Security scams you should know about:

- Read and share our fact sheet *Beware of Social Security Phone Scams* to learn how to spot fake calls and emails at www.ssa.gov/fraud/assets/materials/EN-05-10535.pdf.
- Visit our Office of the Inspector General’s Scam Awareness page at oig.ssa.gov/scam for information on phone scams — and how to report them.
- Read our blog post at blog.ssa.gov/protecting-your-social-security-number-from-identity-theft to learn how to protect your Social Security number from identity theft.
- Create your own personal *my Social Security* account at www.ssa.gov/myaccount to help you keep track of your records and identify any suspicious activity.
- Visit our Fraud Prevention and Reporting page at www.ssa.gov/fraud to understand how we combat fraud.

Please share these resources about scams with your friends and family — and help us spread the word on social media.

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