

Social Security Administration

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Social Security Column

SOCIAL SECURITY MATTERS

By Bob Simpson

Social Security District Manager in Traverse City

Social Security recently launched its new blog, *Social Security Matters*. This is our new location for engaging with you by answering questions and concerns in a more sharable and interactive way. This is where you'll see the latest Social Security news, like added features to *my Social Security*, helpful tips about retirement and other benefits, and much more.

Think of the blog as a dashboard for the latest news and updates that affect retirement, survivors and disability benefits, veterans, the chronically ill, and anyone entitled to our broad range of services. We already communicate with you using Facebook and Twitter. This new blog is a meaningful enhancement to our social media outreach. *Social Security Matters* is easy-to-navigate and user-friendly — tags categorize the topics you care about into organized sections. This way you will always find the answers you are looking for.

Social Security Matters allows us to speak to a broad audience in articles that explain how our programs and services affect you. And the blog lets you provide meaningful feedback that can help us serve the public more effectively. The blog will also be a platform for interviews with experts and a way to spotlight the important work we do.

You know how much we matter to our beneficiaries. We'd like you to share that news. *Social Security Matters* lets you share our posts on social media with a click of a button. Additionally, you can subscribe to our blog and get Social Security news as it happens. Simply select the blue button titled "Get blog updates."

You matter to us, and with *Social Security Matters*, we think of you with every new post. Our comment section allows you to voice your thoughts and ask questions of us to address. The conversation is growing every day. No matter what, we want to know that we are doing our absolute best to serve you, and a big part of that is listening to what you have to say. Come see what matters to you at blog.socialsecurity.gov.

Social Security Column

80 YEARS OF SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City

Social Security has provided critical financial help to people of all ages for the last 80 years, and despite our age, we're far from retiring! As the Social Security program celebrates its historic birthday this August, we're reflecting on our diverse history, our current strengths, and ways we can continue to improve our services to you.

On August 14, 1935, President Franklin D. Roosevelt signed the Social Security Act into law. In doing so, he promised the law would protect "the average citizen and his family against the loss of a job and against poverty-ridden old age." Today, we continue to provide financial security for our country's most vulnerable citizens. In fact, Social Security provides world-class service to millions of people every day — online, on the phone, and in our network of field offices across the country.

As we celebrate 80 years, we're proud to present our "Celebrating the Past and Building the Future" anniversary website. There, you can read 80 interesting facts about an agency that touches everyone's life at some point or another! For example, did you know the original name of the Social Security Act was the Economic Security Act?

The anniversary website also includes a timeline of our history. It begins with the signing of the Act in 1935 and ends with this year's announcement of *Vision 2025*, our bold vision that will guide the agency as we work to meet the future customer service needs of the public. A memorable spot on the timeline is November 2, 2000, the date when we started taking retirement claims online.

Since our agency's beginning, we've relied on our passionate and hard-working employees to face challenges and provide exceptional service. Throughout the 80 days leading up to our anniversary, we've been posting employee testimonials that answer the question, "Why do you serve?" We also invited you to share your story with us. You can tell us how Social Security has made a difference in your life and/or the lives of your family and friends. We would love to hear from you, the people we serve every day.

When the Social Security program started 80 years ago, our goal was to provide an economic lifeline for people in need. Today, Social Security continues to protect millions of people. Join us in commemorating this significant milestone! Visit www.socialsecurity.gov/80thanniversary.

Social Security Column

REPLACING YOUR SOCIAL SECURITY CARD? KNOW BEFORE YOU GO

By Bob Simpson

Social Security District Manager in Traverse City

Keeping your Social Security number card in a safe place is vital to protecting you against identity theft. Never keep it in your purse or wallet — this is the most common way people lose their card. No matter how hard you try to keep track of your important documents, sometimes they get lost or even stolen.

Getting a replacement Social Security number card is free, but you will have to provide the proper documents to get a new one. Being prepared will save you time at the Social Security office or card center. If you are replacing your card, you will need original or certified copies of the required documents, which include:

1. Proof of citizenship:

If you have not already established your U.S. citizenship with us, we need to see proof of U.S. citizenship. We can accept only certain documents as proof of U.S. citizenship, like your U.S. birth certificate or U.S. passport.

2. Identity:

We can accept only certain documents as proof of identity. An acceptable document must be current (not expired) and show your name, identifying information (date of birth or age), and preferably, a recent photograph. For example, as proof of identity, we must see your:

- U.S. driver's license;
- State-issued non-driver identification card; or
- U.S. passport.

If you do not have one of these specific documents, or you cannot get a replacement for one of them within ten days, we will ask to see other documents, including a(n):

- Employee identification card;
- School identification card;
- Health insurance card (not Medicare card); or
- U.S. military identification card.

Remember, you are limited to three replacement cards in a year or ten in your lifetime. Legal name changes and other exceptions do not count toward these limits. Also, you may not be affected by these limits if you can prove you need the card to prevent a significant hardship.

What's more important than having your card is knowing your Social Security number. This is how we identify you, tally your wages correctly, and how we eventually issue you accurate retirement benefits. You might not even need your card for identification purposes if you know and consistently use your correct number.

For more information about replacing a lost or stolen Social Security number card, go to www.socialsecurity.gov/ssnumber.

Social Security Column

YOUR SOCIAL SECURITY RECORD AT YOUR FINGERTIPS

By Bob Simpson

Social Security District Manager in Traverse City

With today's technology, you may never have to go to an office or even make a phone call to do your business with Social Security. Current workers and people who receive benefits can join the millions who already interact with the agency by computer or tablet by opening a free *my Social Security* account. It's easy, safe, and, most of all, secure. You'll only need a few minutes at www.socialsecurity.gov/myaccount to sign up.

You are never too young to start thinking about your financial future. A *my Social Security* account is very valuable for younger people who don't receive benefits yet. Young workers can use the best free retirement and financial planning tool available. Once you open a *my Social Security* account, you can have access to and — at the same time — download your *Social Security Statement*. With your *Statement* you can review

- Estimates of your potential future retirement and disability benefits;
- Estimates of survivors benefits for your spouse and children, if you should die;
- Your earnings record to confirm the accuracy; and
- The estimated Social Security and Medicare taxes you've paid.

If you already receive Social Security benefits, with a *my Social Security* account you can

- Get a benefit verification letter;
- Change your address and phone number;
- Start or change direct deposit of your benefits payment;
- Get a replacement SSA-1099 or SSA-1042S for tax season; and

- If you're signed up for Medicare, order a Medicare replacement card.

To open your free *my Social Security* account, you must be at least age 18 and have a

- valid email address;
- Social Security number; and
- U.S. mailing address.

It only takes a few minutes to sign up, and it's easy to do. There's an informative video and frequently asked questions on our website to help you.

So, go to www.socialsecurity.gov/myaccount and open your own, secure *my Social Security* account today. Then you can join the millions who can plan, invest, and save for a secure retirement with confidence.

Social Security Column

SOCIAL SECURITY HAS A LOT TO BRING TO THE TABLE!

By Bob Simpson

Social Security District Manager in Traverse City

Take a day to enjoy a fun summer picnic! Whether you plan one for the whole neighborhood, or a quiet day for two, you'll need to bring a basket full of delicious foods. When you're sharing various dishes with family and friends, whether you're at home or away, you'll be sure to make everyone happy with a variety of treats.

Social Security has a bunch of great dishes to bring to the picnic, too. Our table is ready to serve millions of Americans online, by phone, and in person in our network of field offices. It's easy to pick the service method that's best for you from the comfort of your home or on the go.

The quality service you expect from us is easy, secure, and convenient to access when you go online. Signing up for a *my Social Security* account will give you a secure and efficient way to interact with us and accomplish various tasks, including estimating your future benefits or managing your current benefits. You can sign up for your own account at www.socialsecurity.gov/myaccount and join the more than 19 million Americans who already conduct business with us online using *my Social Security*.

Another way you can contact us is toll-free at 1-800-772-1213 (TTY 1-800-325-0778). Of course, you can also use the field office locator at www.socialsecurity.gov/agency/contact to find your local field office, where you can speak with a Social Security employee face-to-face.

What true summer picnic is complete without ice cream? When it comes to great flavors, there's vanilla, mint, chocolate chip, rocky road ... who can choose just one? Likewise, Social Security offers all the different types of benefits you'll need at any stage of your life.

Social Security has retirement benefits and the tools to help you plan for your retirement and apply for benefits online. But that's not all. We also provide disability benefits to individuals with medical conditions that prevent them from working. If the disabled individual has dependent family members, they can also receive payments. There are also survivors benefits for widows, widowers, and deceased workers' dependent children. When you create your *my Social Security* account, you can view your *Social Security Statement* to see estimates of the future retirement, disability, and survivors benefits you and your family may be eligible to receive.

It's a great day for a picnic! Social Security is ready to fire up the grill and share our great services and benefits, and you're invited! Visit www.socialsecurity.gov today, and we'll save you a place.

QUESTIONS AND ANSWERS

GENERAL

Question:

My wife didn't work enough to earn 40 credits to qualify for Social Security retirement benefits. Can she qualify on my record?

Answer:

Even if your spouse has never worked under Social Security, she can, at full retirement age, receive a benefit equal to one-half of your full retirement amount. Your wife is eligible for reduced spouse's benefits as early as age 62, as long as you are already receiving benefits. For more information, visit www.socialsecurity.gov/retire.

Question:

Do I have to give my Social Security number whenever I'm asked?

Answer:

Giving your Social Security number is voluntary. If requested, you should ask why the person asking needs your Social Security number, how it will be used, what law requires you to give your number, and what the consequences are if you refuse. The answers to these questions can help you decide whether to give your Social Security number. However, the decision is yours. Keep in mind that requestors might not provide you their services if you refuse to provide your Social Security number. For more information, visit www.socialsecurity.gov/pubs to read or print our publication, *Your Social Security Number And Card*.

RETIREMENT

Question:

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

Answer:

Yes, you can! And, what's more exciting, it's the easiest, fastest, and most convenient way to apply for retirement benefits. Our secure 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.

Question:

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

Answer:

The earliest age you can begin receiving Social Security retirement benefits is age 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/retire.

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.

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.

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 are things you own such as 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.

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 card or Social Security Number;
- Your birth certificate or other proof of your age;
- The name, Social Security number and date of birth or age of your current spouse and any former spouse. You should also know the dates and places of marriage and dates of divorce or death (if appropriate);
- 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, we will need to know detailed information about your medical illnesses, injuries or conditions
 - Names, addresses, phone numbers, patient ID numbers and dates of treatment for all doctors, hospitals and clinics;
 - Names of medicines you are taking and who prescribed them; and
 - Names and dates of medical tests you have had and who sent you for them.

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

MEDICARE

Question:

I lost my Medicare card. How can I get replacement?

Answer:

The easiest and newest way to get a replacement Medicare card is by using your *my Social Security* account. Go to www.socialsecurity.gov/myaccount for more information on how to create an account. You also can get a replacement Medicare card by calling us toll-free at 1-800-772-1213 (for the deaf or hard of hearing, call our TTY number, 1-800-325-0778). Keep your card in a safe place. You don't want anyone getting hold of your Social Security number. They could steal your identity.