

Social Security Administration

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Monthly Information Package

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Social Security Column

MY SOCIAL SECURITY SIMPLIFIES YOUR LIFE

By Bob Simpson

Social Security District Manager in Traverse City

So many people buzz through extremely busy and complicated schedules these days. A smartphone in one hand, a computer in front of you, and a digital task list that never seems to end. In addition, to complicate things just a little more, there's another event you need to add to your list—National Simplify Your Life week. This event takes place August 1 through 7. Put it on your calendar so you don't forget!

Most organized people agree that planning ahead is a great way to simplify your life. Whether you're planning tomorrow's schedule, next summer's vacation, or your retirement.

We have a suggestion that can help you simplify your life when it comes to Social Security. If you haven't already (it's probably on your task list), open your own personal *my Social Security* account.

What's *my Social Security*? It's a free, secure, online account that allows you immediate access to your personal Social Security information. During your working years, you can use *my Social Security* to view your *Social Security Statement* to check your earnings record and see estimates of the future retirement, disability and survivor benefits you and your family may receive based on your earnings. If you already receive Social Security benefits, you can use *my Social Security* to check your benefit information, change your address and phone number, change your electronic payment methods, and even obtain a benefit verification letter. Check it out and sign up for *my Social Security* at www.socialsecurity.gov/myaccount.

After you check your online *Social Security Statement*, be sure to visit our *Retirement Estimator*. Like *my Social Security*, you can use it as many times as you'd like. The *Retirement Estimator* lets you compute potential future Social Security benefits by changing variables, such as retirement dates and future earnings. You may discover that you'd rather wait another year or

two before you retire to earn a higher benefit. To get instant, personalized estimates of your future benefits just go to www.socialsecurity.gov/estimator.

There are many tools at www.socialsecurity.gov that are simple and convenient to use. Open a *my Social Security* account today by visiting www.socialsecurity.gov/myaccount and simplify your life.

Social Security Column

SOCIAL SECURITY CELEBRATES 79 YEARS

By Bob Simpson

Social Security District Manager in Traverse City

For the past 79 years, Social Security has maintained its place as an American cornerstone. Secure as its foundation is, Social Security has also been at the forefront of change. As the face of America has evolved over the course of the last eight decades, so too has Social Security changed along with the needs of the nation.

On August 14, 1935, President Franklin D. Roosevelt said that Social Security “represents a *cornerstone* in a structure which is being built but is by no means complete. It is, in short, a law that will take care of human needs and at the same time provide the United States an economic structure of vastly greater soundness.”

The Social Security Act that President Roosevelt signed that day covered a limited number of workers in commerce and industry and provided only retirement benefits.

Today, Social Security is much more than a retirement program. It provides benefits to disabled individuals and their families and benefits to widows, widowers and the minor children of deceased workers. Supplemental Security Income (SSI) helps aged and disabled people who have low income and limited resources. We have work incentives to help those people with disabilities go to work. Social Security even provides *Extra Help* with Medicare prescription drug costs. In so many ways, Social Security benefits America.

Social Security works because it is an enduring agreement between generations. It is arguably our government’s most important program, and quite possibly the strongest expression of community our nation has. For 79 years, Social Security has made a tremendous and positive difference in the lives of millions, and this is certainly something to celebrate.

Learn more about Social Security's rich history at www.socialsecurity.gov/history. Become a part of Social Security's history by choosing to do business with us online at www.socialsecurity.gov/onlineservices.

Social Security Column

WOMEN AND SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City

Women's Equality Day is August 26, and this is the perfect time to remind you how much Social Security values and appreciates women. Even though men and women with identical earnings histories receive the same benefits, there are things women in particular should know about Social Security. There are trends and differences in lifestyle and patterns of earnings that can affect benefits.

For example, some women may be caregivers for many people: spouses, children, and parents. Taking time away from the workplace to care for a newborn child, ailing spouse, or aging parent can have an impact on your future Social Security benefits.

Also, despite significant strides through the years, women are more likely to earn less over a lifetime than men. In addition, women are less likely than men to be covered by private retirement plans, so they are more dependent on Social Security in their retirement years.

Did you know that women tend to live on average about five years longer than men? This means more years depending on Social Security and whatever other retirement income or savings they accumulate.

If a woman's spouse earns significantly more than she does, it is very possible she will qualify for a larger benefit amount on the spouse's record than on her own. To learn more, visit our Women's page at www.socialsecurity.gov/women and read, print, or listen to our publication, *What Every Woman Should Know*.

You may also be interested in listening to Carolyn Colvin, Acting Commissioner of Social Security, on National Public Radio as she talks about women and money. Just visit www.npr.org/2014/04/15/301782870/social-security-chief-women-live-longer-so-they-should-save-early.

To celebrate Women's Equality Day, learn how Social Security treats men and women equally by visiting www.socialsecurity.gov/women.

Social Security Column

GET TO KNOW THE FACES AND FACTS OF DISABILITY

By Bob Simpson

Social Security District Manager in Traverse City

Perhaps the most misunderstood Social Security program is disability insurance, often referred to as SSDI. Some people mistakenly think that beneficiaries are “on the dole” and getting easy money for minor impairments. That’s not the case. There are two ways to understand the truth about disability. One is by looking at the facts. The other is by getting to know some of the people who make up the many faces of disability.

We have some of the strictest requirements in the world for disability benefits. The Social Security Act sets out a very strict definition of disability. To receive a disability benefit, a person must have an impairment expected to last at least one year or result in death. The impairment must be so severe that it renders the person unable to perform any substantial work in the national job market, not just their previous work. SSDI does not include temporary or partial disability benefits. Because the eligibility requirements are so strict, Social Security disability beneficiaries are among the most severely impaired people in the country and tend to have high death rates.

In addition, Social Security conducts a periodic review of people who receive disability benefits to ensure they remain eligible for disability. Social Security also aggressively works to prevent, detect, and prosecute fraud. Social Security often investigates suspicious disability claims before making a decision to award benefits—proactively stopping fraud before it happens. These steps help to ensure that only those eligible have access to disability benefits.

Americans place a high premium on self-sufficiency, but it is reassuring to know that Social Security disability insurance is there for those who need it the most.

As for the faces . . . there are so many people who benefit from our disability program. But for now, allow us to introduce you to a few of them. Meet some of the faces of disability—people who have benefited from Social Security when they were most in need—at the new *Faces and Facts of Disability* website, www.socialsecurity.gov/disabilityfacts . They're happy to share their personal stories with you.

Social Security Column

COMMITTING FRAUD IS STUPID AND ILLEGAL

By Bob Simpson

Social Security District Manager in Traverse City

If you've ever watched funny videos showing thieves undoing themselves, or read weird news stories about criminals who do stupid things, you have an idea of how we feel at Social Security when we learn about some of the people who try (and fail) to defraud taxpayers. Social Security's employees and our Office of the Inspector General diligently work to uncover fraud and prosecute offenders to the full extent of the law. We take fraud seriously. Here are some real Social Security fraud stories.

Police rushed to the house of a Florida man who'd been shot in the face. The gunshot victim was in possession of about 250 stolen Social Security checks. He got batches of checks from a postal worker who was stealing them from the mail and had been selling the stolen checks on the street. The victim cooperated with authorities and received a sentence of two years in federal prison for theft of government funds and theft of mail.

A Maryland waterman falsely certified he was not working, even though he owned and operated two profitable fishing boats while collecting disability benefits . He racked up \$36,691 in disability benefits and \$35,610 in Medicare services. He has been indicted and faces up to 10 years in prison for theft of government property and 5 years in prison for making a false statement to Social Security and for improper receipt of benefits.

A Pennsylvania man pled guilty to pocketing more than \$304,000 of his deceased mother's Social Security benefits for 40 years after her death in 1973.

While Social Security employees are always on the lookout for fraud and have historically been one of our best weapons against it, we also rely on you to let us know when you suspect someone is committing fraud against Social Security. They are, in fact, stealing your tax dollars. Reporting fraud is a smart thing to do. It's easy to report fraud online by visiting the *Fraud, Waste, and Abuse* page at <http://oig.ssa.gov/report>. www.oig.ssa.gov/report.

Reporting fraud is the smart (and right) thing to do.

QUESTIONS AND ANSWERS

GENERAL

Question:

I got married and I need to change my name in Social Security's records. What do I do?

Answer:

If you change your name due to marriage, or for any other reason, you'll need to report the change and get a corrected Social Security card with your new name. You will need to fill out form SS-5. You can get a copy of this form by visiting www.socialsecurity.gov/ss5doc or by calling our toll-free number 1-800-772-1213 (TTY 1-800-325-0778). You'll also need to provide the original marriage certificate showing your new and old names. You can mail or take the documentation to your local Social Security office. In some cases, we may need other forms of documentation as well. For more information, visit www.socialsecurity.gov/ssnumber.

Question:

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

Answer:

No. Giving your Social Security number is voluntary. If requested, you should ask why the person 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:

Will my retirement benefits increase if I wait and retire after my full retirement age?

Answer:

Yes. You can increase your Social Security retirement benefit in two ways:

- You can increase your retirement benefit by a certain percentage if you delay receiving retirement benefits. We will automatically add these increases automatically from the time you reach full retirement age until you start receiving benefits or reach age 70; and
- If you work, each additional year you work adds another year of earnings to your Social Security record. Higher lifetime earnings may result in higher benefits when you do retire.

For more information, visit www.socialsecurity.gov/pubs to read, print, or listen to our publication, *When to Start Receiving Retirement Benefits*. You also can use our *Retirement Estimator* at www.socialsecurity.gov/estimator to determine your estimated future benefits.

Question:

I have children at home and I plan to retire soon. Will my children be eligible for monthly Social Security payments after I retire?

Answer:

Your children will get monthly Social Security payments if they are:

- Unmarried and under age 18 (age 19 if still in high school); or
- Age 18 or over, and became severely disabled before age 22 and continue to be disabled.

This applies to biological and adopted children, as well as dependent stepchildren and, in some cases, dependent grandchildren. For more information visit www.socialsecurity.gov/pubs to read, print, or listen to our publication, *Benefits For Children*.

DISABILITY

Question:

I'm thinking about getting disability protection from a private company. If I become disabled and have a private policy, would it reduce my Social Security disability benefit?

Answer:

No. Having private insurance does not affect your eligibility for Social Security disability benefits. But, you may be interested to know that workers' compensation and certain other public disability payments may affect your Social Security benefit. You can learn more and even apply for disability benefits at www.socialsecurity.gov/disability. Also, read our publication, *How Workers' Compensation And Other Disability Payments May Affect Your Benefits*, available at www.socialsecurity.gov/pubs.

Question:

I understand that to get Social Security disability benefits, my disability must be expected to last at least a year. Will I have to wait a year to receive benefits?

Answer:

No. You do not have to wait a year after becoming disabled to receive disability benefits. In fact, you should apply for disability benefit as soon as you become disabled. It may take months before a final decision is made on your claim. If your application is approved, we will pay your first Social Security disability benefit for the sixth full month after the date your disability began. For example, if your disability began on January 15, we would pay your first disability benefit for the month of July. However, we pay Social Security benefits in the month following the month for which they are due. So, you will receive your July benefit in August. To learn more, visit www.socialsecurity.gov/disability.

SUPPLEMENTAL SECURITY INCOME

Question:

I am getting Supplemental Security Income (SSI). Can I get other kinds of help?

Answer:

You may be able to get other assistance. For example, in most states, SSI recipients also get Medicaid. You should contact your medical assistance office. Also, SSI recipients are sometimes eligible for social services provided by the state, city, or county where they live. These may include arrangements for meals or transportation. SSI recipients also may qualify for the Supplemental Nutrition Assistance Program, also known as SNAP, or “food stamps,” in many states. More information is available at your local public assistance office.

Question:

My grandmother receives Supplemental Security Income (SSI) benefits. She may have to enter a nursing home to get the long-term care she needs. How does this affect her SSI benefits?

Answer:

Moving to a nursing home could affect your grandmother’s SSI benefits, depending on the type of facility. In many cases, we have to reduce or stop SSI payments to nursing home residents, including when Medicaid covers the cost of the nursing home care. When your grandmother enters or leaves a nursing home, assisted living facility, hospital, skilled nursing facility, or any other kind of institution, you must notify Social Security right away. Learn more about SSI reporting responsibilities at www.socialsecurity.gov/ssi. You can call Social Security’s toll-free number, 1-800-772-1213 (TTY 1-800-325-0778) to report a change.

MEDICARE

Question:

My dad is finding it hard to pay for the prescription drugs he needs even though he has Medicare prescription coverage. Is there something else we can do?

Answer:

If your father has limited income and resources, he may be eligible for *Extra Help* with Medicare prescription costs. This *Extra Help*'s estimated worth is about \$4,000 per year toward his prescription costs. He can both learn whether he qualifies and apply online for the *Extra Help* at www.socialsecurity.gov/prescriptionhelp. In fact, you can even help him complete the online application. Or, call Social Security's toll-free number, 1-800-772-1213 (TTY 1-800-325-0778). The *Extra Help* can increase his cost savings by paying for part of the monthly premiums, annual deductibles and prescription co-payments under the new prescription drug program.