

Social Security Administration

1329 S. Division St.
Traverse City MI 49684

July 25, 2014

Monthly Information Package September 2014

SOMEDAY IS CLOSER THAN YOU THINK.....	2
FOOTBALL AND SOCIAL SECURITY.....	4
IF YOUR CHILD IS DISABLED, SOCIAL SECURITY CAN HELP.....	6
EASY WAY TO GET BENEFIT VERIFICATION.....	8
STASHING TREASURE FOR RETIREMENT ISLAND.....	10
QUESTIONS AND ANSWERS.....	12

Social Security Column

SOMEDAY IS CLOSER THAN YOU THINK

By **Bob Simpson**

Social Security District Manager in Traverse City

For many people, Someday is an elusive day on the far-off horizon—always close enough to see, but too distant to touch.

Perhaps Someday you plan to go skydiving. Or enter a hot dog-eating contest. Maybe Someday you plan to ride a mechanical bull. Or travel around the world. Or visit all of America's national parks.

Someday, you may want to retire. If you are mid-career, Someday, you may need to start planning for retirement. Even if you are just now starting your career, Someday, you're going to want to see what your future benefits will be and check your earnings for accuracy.

Well, get ready, because Someday has arrived. Open a *my Social Security* account at www.socialsecurity.gov/myaccount, and you'll see what we mean.

Millions of people have already opened an account, taking advantage of the benefits of *my Social Security*. Why are so many Americans opening accounts? Because *my Social Security* is fast, easy, and secure. It's a convenient way to check your earnings record, get up-to-date, personalized estimates of retirement, disability, and survivors benefits, and access your *Social Security Statement*. With a *my Social Security* account, you can plan for your retirement and get help figuring out how to save for your future. If you already receive benefits, you can manage them online by starting or stopping your direct deposit, changing your address, and getting an instant proof-of-benefits letter.

Someone opens a new account just about every six seconds. Considering there is only one skydive every 16 seconds, opening a *my Social Security* is even more popular!

That elusive Someday that you thought might never come is here now. You'll find it at www.socialsecurity.gov/myaccount.

Social Security Column

FOOTBALL AND SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City

Good coaching and a great playbook can make all the difference in the world for a winning football team. Fail to create a sound game plan, and you're likely to miss opportunities and fall behind.

The same is true for retirement—except *you* call the plays, including when to retire and how much to save. If you walk onto the retirement field without a game plan, you may have to work longer than you had hoped. You certainly don't want to find yourself unable to have the comfortable retirement you envisioned.

You may have to call your own financial plays, but Social Security has tools to help you. We can help you decide what options might be successful in any situation you may find yourself in.

For example, how much can you expect to get from Social Security? How much more could you get if you worked a year longer? Two years? What about your spouse, if you are married? And are you saving enough in addition to your expected Social Security benefits?

By simply visiting www.socialsecurity.gov, you can get answers to all of these questions. You will find several financial planning tools, including our easy-to-use and secure *Retirement Estimator*. You can use it to get quick retirement estimates based upon your own earnings record. It's like training camp for financial planning.

All you have to do is provide some information about yourself to verify who you are for security purposes—your name, Social Security number, date and place of birth, your mother's maiden

name, and an estimate of your last year's earnings. The *Retirement Estimator* will then create Social Security benefit estimates based on your entire career earnings record.

The *Retirement Estimator* shows what you could receive in Social Security benefits if you retire at age 62, what you could receive at your full retirement age, and what you could receive if you work until age 70.

Interested in other play options, such as what will happen if you made more money in the future? Or if you want to stop work at a different age than the three we show you? You can try out alternate game plans using the *Retirement Estimator* if you change your mind about your initial retirement plans.

The last thing you want to do is depend on a "Hail Mary" pass when it comes to your retirement. With a good game plan, you will score a retirement touchdown.

Remember what one of football's most accomplished and respected coaches, Vince Lombardi, said: "There's only one way to succeed in anything, and that is to give it everything." So give everything you have to developing the playbook for your retirement. And the best place to begin your game plan for a successful retirement is at www.socialsecurity.gov.

Social Security Column

IF YOUR CHILD IS DISABLED, SOCIAL SECURITY CAN HELP

By Bob Simpson

Social Security District Manager in Traverse City

Cancer is a terrible disease that, although sometimes beatable, can strike a blow to anyone unfortunate enough to face it. It is especially difficult to see children struck by cancer.

September is Childhood Cancer Awareness Month, designated to bring attention to the types of cancer that largely affect children. About 13,000 children under age 21 receive cancer diagnoses every year. About a quarter of them will not survive. Those who do will likely suffer with the disease for some time.

While Social Security cannot help with the cure, we can offer financial support to children with cancer—or any other severe disability.

If your child has cancer or another disabling condition, and if your family has low income and few resources, you may be able to get Supplemental Security Income, or SSI, for your child. If you are receiving retirement or disability benefits, your child may be eligible for Social Security disability insurance when he or she turns age 18 as a “Disabled Adult Child.” To receive SSI or disability insurance benefits, your child’s condition must be expected to last for at least 12 continuous months or result in death.

For both Social Security and SSI, you will need to file an application for disability benefits. A good place to start is by visiting www.socialsecurity.gov/disability and selecting the “Disability Starter Kit” under “Apply for Benefits.” There, you’ll find a “Child Disability Starter Kit” that includes a factsheet to answer your questions, a link to the “Child Disability Report” for you to complete, a checklist for your in-office interview with a Social Security representative, and a “Medical and School Worksheet.” A printable version of the “Child Starter Kit” is available.

Although going through the disability decision process and obtaining disability benefits may not help your child get well, the financial support can alleviate some of the stress. And the time to get started is now.

To learn more, view, print, or listen to an audio version of our publication, *Benefits For Children With Disabilities* by visiting www.socialsecurity.gov/pubs.

Social Security Column

EASY WAY TO GET BENEFIT VERIFICATION

By Bob Simpson

Social Security District Manager in Traverse City

Need verification of your Social Security benefits? There's no need to visit or call an office to get the verification you need. Simply visit www.socialsecurity.gov/myaccount.

There are a number of reasons you may need written verification of your Social Security benefits. You may need to provide it to an energy assistance program or for subsidized housing. Perhaps you're ready to make a major purchase, and you're trying to get a loan from a bank or financial institution. Or maybe you're applying for state benefits or moving into a new apartment or home. You can use this benefit verification letter for any reason that someone requires proof of your income.

In addition to offering proof of income, the letter is an official document that verifies your Medicare coverage, retirement or disability status, and age. If you need verification that you have applied for benefits but have not yet received a decision, it also serves as proof that you applied.

Whatever your reason, if you need verification of your income from Social Security, obtaining it is easy and convenient.

Create a *my Social Security* account and you can instantly get your benefit verification letter online and obtain one anytime you need it. You also can use your account to manage your benefits, check your benefit amount, or change your address, phone number, and direct deposit information. Millions of people have already opened their accounts. In fact, someone opens a new *my Social Security* account about every six seconds!

You can also get a benefit verification letter mailed to you by calling 1-800-772-1213 (TTY 1-800-325-0778). However, for most people, getting the verification online is the most convenient way to get what they need. Get your benefit verification letter by registering today for a *my Social Security* account at www.socialsecurity.gov/myaccount.

Social Security Column

STASHING TREASURE FOR RETIREMENT ISLAND

By Bob Simpson

Social Security District Manager in Traverse City

Ahoy, matey! Hoist the sails and prepare to cast away—for International Talk Like a Pirate Day! The September 19 holiday caught wind in its sails when Dave Barry highlighted it in his nationally syndicated column in 2002. Who wouldn't want to run a rig and spend a day talking like a pirate?

If ye plan to find yer land legs and spend a few retirement years ashore (instead of continuing to work until yer time comes to walk the plank), then drop anchor at this website:

www.socialsecurity.gov. There be gold in them webpages.

If a pirate's life is for you, chances are ye've got some buried treasure waiting for ye in retirement—especially if ye paid yer Social Security tax along the way. Social Security retirement benefits serve as yer Letter of Marque when it comes to a comfortable retirement. But just how much can ye expect at the rope's end of your career?

X marks the spot at www.socialsecurity.gov/estimator. Parlay with the *Retirement Estimator* to dig up how much you can expect in monthly retirement bounty. It's quicker and easier than an act of piracy. Just carve in your basic information and the *Retirement Estimator* will have you cheering "yo ho ho!" A bit of navigation with the *Retirement Estimator* can help make your Retirement Island a Treasure Island.

All the doubloons ye may have thought were being hornswaggled from you during your working years were actually marooned on your retirement island. The treasure map to retirement is at www.socialsecurity.gov. Apply for benefits in minutes from the comfort of your own bunk.

Not savvy to English? You'll find information and pubs (that's publications, me hearties, not rum stashes) in other languages at Social Security's Multilanguage Gateway:

www.socialsecurity.gov/multilanguage.

Shiver me timbers, there be more treasures at www.socialsecurity.gov than in all the seven seas. Get yer Social Security business taken care of on International Talk Like a Pirate Day or any other day. And a hearty Arg to ye!

QUESTIONS AND ANSWERS

GENERAL

Question:

What can I do at www.socialsecurity.gov?

Answer:

There is a myriad of things you can do at Social Security's website. You can conduct most of your Social Security business with our suite of online services at www.socialsecurity.gov/onlineservices. There, you can get an estimate of future benefits, find out if you qualify for benefits now, and even apply for benefits. You can complete a number of other tasks online, too. You can estimate your retirement benefit using our *Retirement Estimator*. It allows you to get an instant, personalized estimate of your future benefit based on different retirement ages and scenarios. You can even open your own *my Social Security* account to plan for and manage your benefits at www.socialsecurity.gov/myaccount. Just looking for some information about Social Security? Read, print, or listen to one of our many publications. Many of them are in Spanish, and some are in 16 other languages as well. Topics include Social Security cards, the Medicare prescription drug program, and retirement planning. There are so many things you can do at www.socialsecurity.gov.

Question:

Is it true that Congress does not have to pay Social Security taxes?

Answer:

No, that urban legend is false. Members of Congress pay Social Security taxes and are covered by Social Security just like almost everyone else. Prior to 1983, members of Congress did not pay Social Security taxes—but that was because they, like most federal employees, paid into a separate retirement system. In 1983, all newly hired government employees began paying Social

Security taxes. Social Security is not an optional system. Unless exempted by law, everyone working in the United States must pay Social Security taxes on earnings under covered employment. And most people who have retired, become disabled, or lost a supporting loved one are thankful to have that safety net. For many, it can mean the difference between poverty and a better life. Learn more about the benefits at www.socialsecurity.gov.

RETIREMENT

Question:

I've decided I want to retire. How do I begin?

Answer:

The fastest and easiest way to apply for retirement benefits is to go to www.socialsecurity.gov/applyonline. To use our online application to apply for Social Security retirement or spouse's benefits, you must:

- Be at least 61 years and 9 months old;
- Want to start your benefits in the next 4 months; and
- Live in the United States or one of its commonwealths or territories.

If you are already age 62, your benefits could start as early as this month. If you are almost age 65, your application for benefits will include Medicare. Just visit www.socialsecurity.gov/applyonline.

Question:

I'm trying to decide when to retire. Can Social Security help?

Answer:

Deciding when to retire is a personal choice, and you should consider a number of factors, but we can certainly help. First, take a few minutes and open a *my Social Security* account at www.socialsecurity.gov/myaccount With a *my Social Security* account, you can access your

Social Security Statement and estimate your retirement benefits at age 62, your full retirement age, and age 70. Also, we have several online calculators that can help you decide when to retire. Our *Retirement Estimator* gives estimates based on your actual Social Security earnings record. You can use the *Retirement Estimator* if:

- You currently have enough Social Security credits to qualify for benefits, and
- You are not:
 - Currently receiving monthly benefits on your own Social Security record;
 - Age 62 or older and receiving monthly benefits on another Social Security record;
 - or
 - Eligible for a pension based on work not covered by Social Security.

You can find our *Retirement Estimator* at www.socialsecurity.gov/estimator. Also available at www.socialsecurity.gov/planners/benefitcalculators.htm are several other calculators that will show your retirement benefits as well as estimates of your disability and survivor benefit if you become disabled or die. You may want to read or listen to our publication, *When To Start Receiving Retirement Benefits*, available at www.socialsecurity.gov/pubs.

SUPPLEMENTAL SECURITY INCOME

Question:

What is the definition of disability for children filing for Supplemental Security Income (SSI)?

Answer:

Social Security has a strict definition of disability for children under the SSI program. A child who is under age 18 is considered disabled if he or she:

- Has a physical or mental condition (or a combination of conditions) resulting in “marked and severe functional limitations.” “Marked and severe functional limitations” means that the condition very seriously limits the child’s activities; and
- The condition has lasted, or is expected to last, at least one year or is expected to result in death.

To decide whether a child is disabled for SSI purposes, we look at medical and other information (such as information from schools, parents, and caregivers) about the child's condition(s), and we consider how the condition affects his or her daily activities. We consider questions such as:

- What activities is the child not able to do or is limited in doing?
- What kind of and how much extra help does the child need to perform age-appropriate activities—for example, special classes at school, medical equipment?
- Do the effects of treatment interfere with the child's day-to-day activities?

Read *Benefits For Children With Disabilities*, available at www.socialsecurity.gov/pubs, for additional information on how we decide if a child under age 18 is disabled.

Question:

Does where I live affect the amount of my Supplemental Security Income (SSI) benefits?

Answer:

It might. First, where you live might affect your benefit amount because some states add a supplement to the federal payment. If you live in your own place and pay your own food and shelter costs, regardless of whether you own or rent, you may get up to the maximum SSI amount payable in your state. You also can get up to the maximum if you live in someone else's household, as long as you pay your food and shelter costs. If you live in someone else's household and don't pay your food and shelter costs or pay only part of them, your SSI benefit may be reduced by up to one-third of the SSI federal benefit rate. To learn more, read *Supplemental Security Income (SSI)* available at www.socialsecurity.gov/pubs.

DISABILITY

Question:

I need to apply for disability benefits. Where do I start?

Answer:

Start online at www.socialsecurity.gov/applyfordisability. There are several advantages to applying online for disability benefits. You can start your disability claim immediately. There is no need to wait for an appointment. You can apply from the convenience of your home or on any computer. And you avoid trips to a Social Security office, saving you time and money. You can use the online application to apply for benefits if you are age 18 or older, have a medical condition that has prevented you from working or is expected to prevent you from working for at least 12 months or result in death, and reside in the United States or one of its territories or commonwealths. Apply for disability benefits now at www.socialsecurity.gov/applyfordisability.

Question:

My application for disability benefits was denied. What do I do if I disagree with the decision?

Answer:

You can appeal the decision at www.socialsecurity.gov/onlineservices. This website is the starting point to request a review of our medical decision about your eligibility for disability benefits. There are two parts to this Internet Appeal process:

- (1) An Appeal Request Internet form; and
- (2) An Appeal Disability Report that gives us more information about your condition.

You can complete both forms online. To appeal online, the only form you *must* submit is an Appeal Request Internet form (Part 1). However, we encourage you to submit an Appeal Disability Report (Part 2) because it will give us more information about you and help us in processing your appeal. To get started, visit www.socialsecurity.gov/onlineservices.

MEDICARE**Question:**

I understand you must have limited resources to be eligible for *Extra Help* with Medicare prescription drug costs. What does this mean?

Answer:

To qualify for *Extra Help* in 2014, your resources must be limited to \$13,440 for an individual or \$26,860 for a married couple living together. Resources include the value of the things you own. Some examples are real estate (other than your primary residence); bank accounts, including checking, savings, and certificates of deposit; stocks; bonds, including United States Savings Bonds; mutual funds; Individual Retirement Accounts (IRA); and cash you have at home or anywhere else. To learn more about *Extra Help*, and to apply online, visit www.socialsecurity.gov/prescriptionhelp.