

Social Security Administration

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Monthly Information Package September 2013

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Social Security Column

(WE DON'T NEED TO) SEE YOU IN SEPTEMBER

By Bob Simpson
Social Security District Manager in Traverse City

Summertime is over, and it's time to face the fall. Hopefully, your family has enjoyed a nice vacation and you've had your share of fun in the sun. You may even reminisce about the popular song, "See You in September," which was written by Sid Wayne and Sherman Edwards and made memorable by The Happenings in 1966.

As children, teenagers, and young adults return to school, now is a good time for you to take a look at the books, too — whether that means starting your retirement planning, making sure your retirement plans are on track, or taking the plunge and applying for Social Security retirement benefits.

But just because you have Social Security business and retirement matters to tend to does not mean you need to fight the traffic and trudge into a busy government office. We don't need to see you (in person) in September. That's because whether you're working on your retirement planning or ready to retire, you can do everything from the comfort of your home or office computer at www.socialsecurity.gov.

If you've been to our website before, you'll notice that the new homepage is even better. We've revised the homepage and made it clearer and easier to use. You'll now find what you want, without the need to read through a lot of links.

If you're starting to think about a retirement that is in the far-off future, a good place to begin is with Social Security's *Benefits Planners* at www.socialsecurity.gov/planners. You can use the planners to help you understand your Social Security protection as you plan your financial future. In fact, you can learn about survivors and disability benefits as well as retirement benefits. No

matter how new you may be to the working world, it's never too early to begin planning for a sound financial future.

For those of you with more years of work under your belt, get a more precise look at what your benefits will be with Social Security's *Retirement Estimator* at www.socialsecurity.gov/estimator. The *Estimator* makes use of your reported wages from past years and projects your current earnings into the future to give you an instant, personalized estimate of your future benefits. You can change the variables, such as date of retirement and future earnings estimates, to see what you can expect in different scenarios.

If you're ready to say goodbye to the daily grind of working and you're ready to apply for Social Security retirement benefits, it's exciting to know that you can apply from the comfort of your home or office in as little as 15 minutes. Once you complete the online application for benefits, in most cases, that's all there is to it. No papers to sign or documents to provide. Give it a try when you're ready to retire at www.socialsecurity.gov/applyonline.

You have better things to do in September than to come see us. Whether you're just beginning your retirement plans, making sure your long-term plans are on track, or you're ready to retire, we don't need to see you in September. Take advantage of our new, easy-to-use website at www.socialsecurity.gov.

Social Security Column

WE SPEAK SPANISH ON THE COMPUTER, MOBILE DEVICE, OR PHONE

By Bob Simpson
Social Security District Manager in Traverse City

During National Hispanic Heritage Month, which runs from September 15 to October 15, people across the country will join in recognizing the many contributions of Hispanic Americans, and in celebrating Hispanic heritage and culture.

For years, Social Security's website has been a leader in providing information and services in Spanish. Find out what we have to offer by visiting www.segurosocial.gov.

This year, we launched a brand new mobile-friendly site that offers the same great service on your mobile device when you're on the run. Try it out on your smartphone at www.segurosocial.gov. There, you can learn all about our programs and online services, and view more than 100 Spanish public information pamphlets, leaflets, and fact sheets.

Computer and tablet users can do even more at www.segurosocial.gov. In addition to all the information and materials we offer in Spanish, you also can take advantage of several of our popular online services in Spanish. One of the best features of the site is the Spanish-language *Retirement Estimator* located at www.segurosocial.gov/calculador. The *Retirement Estimator* allows visitors to receive an instant, personalized estimate of future retirement benefits. And what's better, visitors can try out different scenarios to see how their future benefits would change, like changing future wage estimates or retirement dates. It is a great tool for planning your financial future.

When you are ready to retire, you can apply online for retirement benefits ... all in Spanish ... and in as little as 15 minutes! Once you complete the online application for benefits, in most cases, that's all there is to it. No papers to sign or documents to provide. Give it a try when you're ready to retire at www.socialsecurity.gov/espanol/soliciteporinternet.

If you need to visit an office and speak with someone in Spanish, we have interpreter services available in the event that there is not a Spanish-speaking representative working in the office. To learn about our interpreter services, visit www.socialsecurity.gov/espanol/interpreter.htm.

In addition, our national toll-free number (1-800-772-1213) provides automated prompts in Spanish for all callers. Toward the beginning of the call, you will be asked to continue in English or Spanish; it's as easy as that to get service in the language with which you're most comfortable.

So, whether it is on a computer, a mobile device, through face-to-face office visits, or over our national 800 number, Social Security remains committed to providing quality service to an increasingly more diverse American public.

This National Hispanic Heritage Month, visit www.segurosocial.gov on your computer, tablet, or mobile device to learn about Social Security.

Social Security Column

YOU KNOW WHERE TO FIND US (BECAUSE WE MAKE IT EASY)

By Bob Simpson
Social Security District Manager in Traverse City

If you've read anything about Social Security in recent years, then you probably know that our most convenient office location is wherever you happen to be — thanks to www.socialsecurity.gov. Whether you're on your home or office computer, or at the park or the beach with a mobile device, Social Security's online office is just a click away. However, we recognize that some people prefer to do business with us face-to-face. If that's you, we still would like to let you know about an online feature that can make finding your nearest Social Security office much easier.

From your computer or your mobile device, visit www.socialsecurity.gov/locator. That link will take you to our Social Security Office Locator. Once there, key in your ZIP code and you'll get the address, phone number, and hours of the Social Security office closest to you.

The Locator page also gives you the option to see a map and get directions. If you are on the run and have your mobile device, this feature has the capability to “Map It,” providing turn-by-turn directions, making it easy to get to the office from where you are at the time. Of course, it's still up to you to find a place to park (if needed).

You don't have to worry about parking or traffic or lines if you transact your business at our online office on our website. If you can use our online Office Locator, you'll probably be able to easily take advantage of our other online features.

For example, you can get a personalized, instant estimate of your future Social Security benefits by using our *Retirement Estimator* at www.socialsecurity.gov/estimator. Or, do some retirement planning with our *Benefits Planners* at www.socialsecurity.gov/planners.

You can even apply for benefits from your home computer by visiting www.socialsecurity.gov/applyonline.

We also encourage you to set up a *my Social Security* account at www.socialsecurity.gov/myaccount. Then you will have quick and easy access to a number of personalized, secure services. Get your *Social Security Statement* online, or if you already receive benefits, get an instant benefit verification letter right over the computer.

You may just want some information. You can get that online as well. Browse our library of publications, which you can read or listen to, at www.socialsecurity.gov/pubs. Get the Social Security forms you need at www.socialsecurity.gov/online. Or, get an answer to a question by visiting our frequently asked questions at www.socialsecurity.gov/faq.

You can find these and many other Social Security services at www.socialsecurity.gov.

Social Security Column

GET YOUR BENEFIT VERIFICATION LETTER ONLINE

By Bob Simpson

Social Security District Manager in Traverse City

Do you need a letter from Social Security verifying your benefits? The fastest, easiest, most convenient way to get a benefit verification letter these days is to go online to www.socialsecurity.gov.

You may need a benefit verification letter for a number of reasons. Perhaps you need proof of income for a loan or to verify your monthly income for housing, or state or local benefits. You may need proof of your current Medicare health insurance status. In some cases, a person may need proof of retirement status, disability status, or age. For any of these situations, a benefit verification letter will provide the proof you need.

Sometimes a benefit verification letter is called a budget letter, benefits letter, proof of income letter, or proof of award letter. Don't let the different titles confuse you; they are all the same thing: a benefit verification letter. Whatever the reason you need your benefit verification letter, you can get yours immediately online for free.

To get your benefit verification letter, simply visit us online at www.socialsecurity.gov/myaccount and set up a *my Social Security* account. To create an account, you must provide some personal information about yourself and give us answers to some questions that only you are likely to know. They are the same types of questions you would encounter if you were trying to open an online account at a financial institution or obtain your credit report.

Next, you create a unique username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

Once you've established your account, it will be simple for you to come back and transact business with Social Security in the future. For example, in addition to getting another benefit verification letter in the next year or two, you can check your benefit and payment information as well as your earnings record. You also can change your address, phone number, and direct deposit information.

So remember: there's no need to fight traffic and visit a busy government office in order to obtain proof of your benefits. Simply visit www.socialsecurity.gov/myaccount and establish a *my Social Security* account so you can obtain your benefit verification letter online in a matter of minutes.

Social Security Column

LET SOCIAL SECURITY HELP GUIDE YOU TO WORK

By Bob Simpson

Social Security District Manager in Traverse City

September is National Guide Dog Month. The celebration of the work that guide dogs do each day was inspired by actor Dick Van Patten, who wanted to raise awareness and money to help guide dog schools.

Many people who depend on guide dogs also depend on disability benefits. People who receive Social Security or Supplemental Security Income (SSI) due to a disability suffer from severe ailments that make them unable to work and provide for themselves. However, sometimes it is possible — with a little help — for people with disabilities to become self-sufficient through work.

If you are getting disability benefits, we understand how difficult the prospect of trying to work can be. We also understand that the possibility of having medical and financial benefits cut off can be frightening. But rest assured, Social Security has some great work incentives in place that allow people with disabilities to “test the waters” and prove that they can work before any benefits are stopped. That makes it inviting to try. Even if things don’t work out, the benefits will still be there for you.

These work incentives include continued cash benefits for a period of time while you work, continued Medicare or Medicaid while you work, and help with education, training, and rehabilitation to start a new line of work. The rules vary depending on whether you receive Social Security or SSI.

Although the ultimate goal of work incentives is to help bridge the gap between a dependence on monthly benefits and self-sufficiency, we cast a large safety net to make sure you do not find

yourself in dangerous waters. You may continue to receive benefits while working, and medical benefits can sometimes continue to provide coverage for years.

When a person who receives Social Security or SSI disability benefits works, there are certain impairment-related work expenses that we deduct from your countable income, making it possible to earn more and remain eligible to receive benefits. For SSI, these excluded expenses can allow you to receive a higher benefit payment. Examples of these impairment-related work expenses include wheelchairs, certain transportation costs, and specialized work-related equipment. Blind work expenses can include guide dog expenses, meals consumed during work hours, and income used to pay income taxes.

You can learn all about the different rules for both Social Security and SSI by reading our publication, *Working While Disabled — How We Can Help*, available to read or listen to at www.socialsecurity.gov/pubs. From that page, type the title in the box at the left side of the page. The online booklet will tell you about the work incentives you may be able to use.

You also can put the word “work” in the publications search box to find out more about how Social Security’s work incentives can help you. Pay special attention to the publications entitled *Incentives To Help You Return To Work* and *Your Ticket To Work*. These publications, which you can read or listen to, will guide you as you consider your options.

QUESTIONS AND ANSWERS

GENERAL

Question:

I need to get a benefit verification letter. Do I need to come into the office?

Answer:

No, you can get it online. There's no need to fight traffic and visit a busy government office in order to obtain proof of your benefits. To get your benefit verification letter, simply visit us online at www.socialsecurity.gov/myaccount and set up a *my Social Security* account. After you've spent a few minutes to establish your account, it will be simple to get your benefit verification letter immediately and much more, at any time. For example, in addition to getting another benefit verification letter in the future, you can check your benefit and payment information, as well as your earnings record. You also can change your address, phone number, and direct deposit information. Get your benefit verification now at www.socialsecurity.gov/myaccount.

Question:

Are Social Security numbers reassigned after a person dies?

Answer:

No. We do not reassign Social Security numbers. In all, we have assigned more than 460 million Social Security numbers. Each year we assign about 5.5 million new numbers. There are over one billion combinations of the nine-digit Social Security number. As a result, the current system has enough new numbers to last for several more generations. For more information about Social Security, visit our website at www.socialsecurity.gov.

RETIREMENT

Question:

Can I apply online for retirement benefits?

Answer:

Yes. In fact, almost half of all individuals apply for retirement benefits online. Join the millions of Americans who have saved a trip to a Social Security office and applied the quickest and easiest way—online. In as little as 15 minutes you can submit your application electronically. In most cases, once you've submitted your application, you're done and there are no forms to sign or documents to send in. If we do need more information to process your application, a representative will contact you. For more information about applying online, visit our website at www.socialsecurity.gov or call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

Question:

If both my spouse and I are entitled to Social Security benefits based on our own work records, is there any reduction in our payments because we are married?

Answer:

No. We independently calculate each person's Social Security benefit amount. Each spouse receives a monthly benefit amount based on his or her own earnings. Couples are not penalized simply because they are married. If one member of the couple earned low wages or did not earn enough Social Security credits to be eligible for retirement benefits, he or she may be eligible to receive benefits as a spouse. Learn more about Social Security at www.socialsecurity.gov.

DISABILITY

Question:

I know I am eligible to apply for disability benefits based on my earnings record. But how does Social Security decide whether I am disabled?

Answer:

Overall, we use a five-step evaluation process to decide whether you are disabled. The process considers any current work activity you are doing. It also considers the severity of your medical condition and how it affects your ability to work. To be found disabled:

- You must be unable to do work you did before you became disabled and we must decide you cannot adjust to other work because of your medical condition; and
- Your disability must last, or be expected to last, for at least one year or to result in death.

Social Security pays only for total disability. We do not pay benefits for partial or short-term disability. For more information, read our publication, *Disability Benefits*, by visiting www.socialsecurity.gov/pubs and typing the title of the publication in the search box on the left side of the page.

Question:

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

Answer:

No, Social Security has several work incentive programs to help people who want to work. You may be able to receive monthly benefits and continue your health care coverage during a trial work period. For information about Social Security's work incentives and how they can help you return to work, you should:

- Visit our special work site at www.socialsecurity.gov/work;
- See the *Red Book* on work incentives at www.socialsecurity.gov/redbook; or
- Check out our publications at www.socialsecurity.gov/pubs and type "work" in the search box.

For more 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 benefits, what is the effect on my benefits if I work?

Answer:

In most cases, your return to work would reduce your benefit amount. Unlike Social Security disability, there is no “trial work period” for people who get SSI disability benefits. If your only income besides SSI is from your work, you can earn up to \$1,505 in a month (in 2013) before we stop your payments. We have several publications about SSI, including *Reporting Your Wages When You Receive Supplemental Security Income*, available at www.socialsecurity.gov/pubs. Simply type the title of the publication into the publication search box on the left side of the page. Note that there are other work incentives that can help you return to work when you receive SSI. You can read about them in *What You Need To Know When You Get Supplemental Security Income (SSI)*, also available at www.socialsecurity.gov/pubs. For more information, visit our website at www.socialsecurity.gov.

Question:

I am receiving Supplemental Security Income (SSI). Can my children receive dependent’s benefits based on my benefits?

Answer:

No. SSI benefits are based on the needs of one individual and are paid only to the qualifying person. Disabled children are potentially eligible for SSI, but there are no spouse’s, dependent

children's, or survivors benefits payable as there are with Social Security benefits. For more information, see our publication, *Supplemental Security Income (SSI)*, available online at www.socialsecurity.gov/pubs. Simply type the title of the publication in the publication search box on the left side of the page. You also may want to read *Understanding Supplemental Security Income (SSI)*, available at www.socialsecurity.gov/ssi/text-understanding-ssi.htm. For even more information, visit our website at www.socialsecurity.gov.

MEDICARE

Question:

Is it true that if you have low income you can get help paying your Medicare premiums?

Answer:

Yes. If your income and resources are limited, your state may be able to help with your Medicare Part B premium, deductibles, and coinsurance amounts. State rules vary on the income and resources that apply. Contact your State or local medical assistance, social services, or welfare office, or call the Medicare hotline, 1-800-MEDICARE (1-800-633-4227), and ask about the Medicare Savings Programs. If you have limited income and resources, you also may be able to get *Extra Help* paying for prescription drug coverage under Medicare Part D. Learn more at www.socialsecurity.gov/prescriptionhelp. Also, see our publication, *Medicare*, at www.socialsecurity.gov/pubs. Type the title of the publication in the publication search box on the left side of the page. For even more information, visit our website at www.socialsecurity.gov.