

Social Security Administration

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Monthly Information Package October 2014

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Social Security Column

TRICK, DON'T TREAT, CYBER CRIMINALS

By Bob Simpson

Social Security District Manager in Traverse City

Kids and kids at heart look forward to the end of October, when we use tricks and treats in equal measure to celebrate Halloween. No doubt, you'll be passing out treats to costumed hobgoblins and hooligans in your neighborhood this Halloween night. But be careful that you're not fooled by a different kind of trickster looking for a larger handout—such as your identity.

October also is Crime Prevention Month and National Cyber Security Awareness Month. So it is the perfect time to remind you to safeguard your personal information—whether it's online, on paper, or given out in person. Don't share your personal information, such as your full name, date of birth, mother's maiden name, and your Social Security number, with anyone unless you are certain it is safe. Shred paperwork that includes personal information before throwing it out. And never reply to emails claiming to be from Social Security and asking for such information. Finally, don't carry your Social Security card or number with you. These tips should help reduce your risk of identity theft.

Identity theft is one of the fastest-growing crimes in America. If you think you've been the victim of an identity thief, you should contact the Federal Trade Commission at www.ftc.gov/bcp/edu/microsites/idtheft. Or you can call 1-877-IDTHEFT (1-877-438-4338); TTY 1-866-653-4261.

Learn more about identity theft by reading our publication, *Identity Theft And Your Social Security Number*, available at www.socialsecurity.gov/pubs.

Be cautious of tricksters trying to steal more than a sack of candy. Being the victim of identity theft can be horrifying. Enjoy the treats, but avoid the tricks.

Social Security Column

SPANISH SPOKEN HERE: SOCIAL SECURITY SPEAKS YOUR LANGUAGE

By Bob Simpson

Social Security District Manager in Traverse City

During National Hispanic Heritage Month, which runs from September 15 to October 15, Social Security recognizes the many contributions of Hispanic Americans and celebrates Hispanic heritage and culture.

Our award-winning website provides information and services in Spanish. Find out why by visiting www.segurosocial.gov. More than a million people visit this website each year to get the information they need.

Our popular Spanish-language website offers information that is useful to people whose first language is Spanish.

The www.segurosocial.gov website features more than 100 public information pamphlets, leaflets, and fact sheets in Spanish. The website also lets visitors use benefit calculators, sign up for direct deposit, and locate their nearest Social Security office. Our popular *Retirement Estimator*, available in Spanish, provides instant, personalized estimates of future retirement benefits. Check it out at www.segurosocial.gov/calculador.

If you want to visit an office and speak with someone in Spanish, we have interpreter services available if 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 callers.

So whether it's via the Internet, our national 800 number, or through face-to-face office visits, Social Security remains committed to providing quality service to an increasingly more diverse American public.

This National Hispanic Heritage Month, visit www.segurosocial.gov (or www.socialsecurity.gov in English) to learn about Social Security.

Social Security Column

LET'S TALK ABOUT MEDICARE

By Bob Simpson

Social Security District Manager in Traverse City

October is “Talk About Prescriptions Month” and marks the beginning of this year’s Medicare open enrollment period. It’s the perfect time to talk about Medicare prescriptions and the *Extra Help* available from Social Security. Newly eligible Medicare beneficiaries and current beneficiaries who are considering changes to their Medicare Part D (prescription drug coverage) plan, should act now. The Medicare open enrollment period runs from October 15 to December 7.

The Medicare Part D prescription drug plan is available to all Medicare beneficiaries to help with the costs of medications. Joining a Medicare prescription drug plan is voluntary, and participants pay an additional monthly premium for the prescription drug coverage.

While all Medicare beneficiaries can participate in the Medicare Part D prescription drug plan, some people with limited income and resources may be eligible for *Extra Help* to pay for monthly premiums, annual deductibles, and prescription co-payments. The *Extra Help* is estimated to be worth about \$4,000 per year. Many Medicare beneficiaries qualify for these big savings and don’t even know it.

To figure out whether you are eligible for the *Extra Help*, Social Security needs to know your income and the value of any savings, investments, and real estate (other than the home you live in). To qualify, you must be receiving Medicare and have:

- Income limited to \$17,235 for an individual or \$23,265 for a married couple living together. Even if your annual income is higher, you still may be able to get some help with monthly premiums, annual deductibles, and prescription co-payments. Some examples where your income may be higher include if you or your spouse:
 - Support other family members who live with you;
 - Have earnings from work; or
 - Live in Alaska or Hawaii; and

Resources limited to \$13,440 for an individual or \$26,860 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We do not count your house or car as resources.

You can complete an easy-to-use online application or get more information by visiting www.socialsecurity.gov/medicare. To apply for the *Extra Help* by phone or have an application mailed to you, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the *Application for Extra Help with Medicare Prescription Drug Plan Costs* (SSA-1020).

And if you would like more information about the Medicare Part D Prescription Drug Program, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

While we're on the subject of open seasons, the open enrollment period for qualified health plans under the Affordable Care Act is November 15 to February 15. Learn more about it at www.healthcare.gov.

This Medicare open enrollment season, while you search for the Medicare prescription drug plan that best meets your needs—see if you qualify for the *Extra Help* through Social Security. That's a winning prescription worth talking about.

Social Security Column

YOU DON'T NEED TO BE A TECHIE TO USE SOCIAL SECURITY ONLINE

By Bob Simpson

Social Security District Manager in Traverse City

October 3 is Techies Day—a time for propeller-heads to embrace their hardware-obsessed, online-addicted selves. But for the less technical, it also happens to be the 14th annual Computer Learning Month. So you have an entire month to figure out what the techies are celebrating.

You don't have to be a techie or take a computer course to use Social Security's online services. They're so easy to use, anyone can do it! Just visit www.socialsecurity.gov/onlineservices and you'll see what we mean.

What exactly can you do online? A lot. Open a *my Social Security* account at www.socialsecurity.gov/myaccount. You can use a *my Social Security* account to access your *Social Security Statement* to ensure that the earnings posted are accurate, since earnings are the basis of retirement benefits. You also can get estimates of future retirement, disability, and survivor benefits you or your family may receive. If you already receive Social Security benefits, you can get benefit verification letters, change your address and phone number, and start or update direct deposit information. Besides being safe, convenient, and secure, it's easy to set up an account, so join the millions who already have one.

You can do other things at www.socialsecurity.gov as well. You can apply for benefits, get answers to some of the most frequently asked questions about our programs, and find out all you want to know about Social Security from our webpages and online publications.

Social Security has been online for 20 years, and there is so much you can do from the comfort of your own home that wasn't even a consideration 20 years ago. Perhaps we owe a debt of gratitude to the techies. But, our online services are so easy to use, you don't have to be a techie to take advantage of the best online services in government.

Whether you're a techie or a technophobe, we hope to serve you online soon at www.socialsecurity.gov.

Social Security Column

SAY WHAT? SOCIAL SECURITY TERMS FOR DICTIONARY DAY

By Bob Simpson

Social Security District Manager in Traverse City

Lexicographers, celebrate! October 14 is Dictionary Day. The day was established to recognize the achievements and contributions of Noah Webster. What better time than the present to invite you to learn some new Social Security terms?

In the course of doing business with Social Security, you probably have come across more than a few acronyms or terms that left you scratching your head. For example: Your FICA (Federal Insurance Contributions Act) contributions aren't the only factor to affect your OASDI (Old Age, Survivors, and Disability Insurance) payments and eligibility. You also must consider such items as insured status, month of election, and PIA (Primary Insurance Amount). Your protective filing date can make a difference as well. And each year the amount of your payment is subject to change as the CPI-W (Consumer Price Index for urban wage earners and clerical workers) brings about a new COLA (cost-of-living adjustment).

Although we try to use plain language when communicating with the public, we understand that there are many Social Security terms that are considered jargon to people not steeped in agency policy. Once in a while you may want to look up a term used in official notices or complicated explanations of how benefits are computed. Don't worry. Social Security has its very own glossary to help.

The *Glossary Of Social Security Terms* is available online at www.socialsecurity.gov/agency/glossary. We also have an English to Spanish version of the glossary, available at www.socialsecurity.gov/agency/glossary/english-spanish-glossary.html.

Also, check out our library of easy-to-understand publications at www.socialsecurity.gov/pubs. Chances are you'll seldom find a word that isn't easy to understand, thanks to our focus on conversational writing style. In fact, we're the only federal agency to get straight A's on the 2013 "Plain Writing Report Card" from the Center for Plain Language.

If you do encounter a word or phrase you don't recognize, the place to go on Dictionary Day or any day is www.socialsecurity.gov/agency/glossary.

QUESTIONS AND ANSWERS

GENERAL

Question:

How can I protect myself against identity theft?

Answer:

First, don't carry your Social Security card with you. Keep it secure at home with your other important papers. Second, don't readily give out your Social Security number. While many banks, schools, doctors, landlords, and others will request your number, it is your decision whether to provide it. Ask if there is some other way to identify you in their records.

If you are the victim of identity theft, you should report it right away. To report identity theft, fraud, or misuse of your Social Security number, the Federal Trade Commission (the nation's consumer protection agency) recommends you:

1. Place a fraud alert on your credit file by contacting one of the following companies (the company you contact is required to contact the other two, which will then place alerts on your reports):
 - Equifax, 1-800-525-6285;
 - Trans Union, 1-800-680-7289; or
 - Experian, 1-888-397-3742.
2. Review your credit report for inquiries from companies you have not contacted, accounts you did not open, and debts on your accounts you cannot explain;
3. Close any accounts you know, or believe, have been tampered with or opened fraudulently;
4. File a report with your local police or the police in the community where the identity theft took place; and

5. File a complaint with the Federal Trade Commission at 1-877-438-4338 (TTY 1-866-653-4261).

Question:

Can I conduct my Social Security business online in the event of a hurricane or other disaster that keeps me from visiting an office?

Answer:

Yes, you can conduct most of your business with Social Security online at www.socialsecurity.gov, where you'll find a wealth of information and services. For example, you can create or access your own *my Social Security* account, apply online for Social Security benefits or Medicare, and check the status of your pending application. If you're already receiving Social Security benefits, you can change your address, phone number, or your direct deposit information, get a replacement Medicare card, or get an instant proof of income letter. You also can get your *Social Security Statement* online. Your *Statement* lets you check and verify your earnings record and see estimates of your future benefits. You also can find out if your local office is open at www.socialsecurity.gov/emergency. That site lists any office closings and delays.

Also, make sure you receive your benefits electronically. While the mail can be disrupted during severe weather or other emergencies, electronic payments arrive in your account on time, all the time, no matter what. Go to www.socialsecurity.gov/deposit to sign up or get more information.

RETIREMENT

Question:

I'm retired and the only income I have is from an Individual Retirement Account (IRA). Are my IRA withdrawals considered "earnings?" Could they reduce my monthly Social Security benefits?

Answer:

No. We count only the wages you earn from a job or your net profit if you're self-employed. Non-work income such as annuities, investment income, interest, capital gains, and other government benefits are not counted and will not affect your Social Security benefits. Most pensions will not affect your benefits. However, your benefit may be affected by a government pension from work on which you did not pay Social Security tax. 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).

Question:

How do I earn a Social Security Credit?

Answer:

Social Security credits, sometimes referred to as quarters of coverage, are the measure of your work under Social Security. You earn Social Security credits when you work and pay Social Security taxes. The credits are based on the amount of your earnings. In 2014, you receive one credit for each \$1,200 of earnings, up to the maximum of 4 credits per year. Each year, the amount of earnings needed for a credit goes up slightly as average earnings levels increase. Generally, a person needs 40 credits or 10 years to be eligible for retirement benefits.

There are special rules for the self-employed. Read more about self-employment and Social Security in our online publication, *If You Are Self Employed*, available at www.socialsecurity.gov/pubs.

To learn the amount of earnings required for Social Security credits for prior years, see Quarter of Coverage at www.socialsecurity.gov/OACT/COLA/QC.html

SUPPLEMENTAL SECURITY INCOME

Question:

How can I apply for Supplemental Security Income (SSI)?

Answer:

If you are applying for SSI based on a disability, you can start the process by going online to complete the disability report at www.socialsecurity.gov/disabilityssi/ssi.html. Then you can call us toll free at 1-800-772-1213 (TTY 1-800-325-0778) to schedule an appointment with a Social Security representative. When you meet with a representative, bring the items listed in our online publication, *Supplemental Security Income (SSI)*, available at www.socialsecurity.gov/pubs. Even if you do not have all of the things listed, apply anyway. The Social Security staff in your local office can provide guidance to help you get the information you need.

Question:

I was turned down for Supplemental Security Income (SSI); can I appeal the decision?

Answer:

If you disagree with a decision made on your SSI claim, you can appeal it. Learn more about appealing a decision, including how to submit your appeal online, at www.socialsecurity.gov/disabilityssi/appeal.html.

DISABILITY

Question:

Does Social Security provide special services or information for people who are blind or visually impaired?

Answer:

Yes. Social Security offers a number of services and products specifically designed for people who are blind or visually impaired. If you are blind or visually impaired, you can choose to receive notices and other information from Social Security in ways that may be more convenient for you. To find out more about this service, go to our page, *If You Are Blind Or Visually Impaired — Your Choices For Receiving Information from Social Security*, at www.socialsecurity.gov/notices. Or call our toll-free number for more information at 1-800-772-1213, from 7 a.m. to 7 p.m., Monday through Friday, or call or visit your local Social Security office and ask us to read it to you.

Many of our publications, such as brochures and fact sheets, are available in Braille, audio cassette tapes, compact discs, or in enlarged print. Our publication, *If You Are Blind Or Have Low Vision — How We Can Help*, and other publications in alternative formats can be obtained by calling, toll-free, 1-800-772-121 (TTY 1-800-325-0778). For more information, see our page *Public Information Materials in Alternative Media* at www.socialsecurity.gov/pubs/alt-pubs.html.

Question:

How do I know if I've worked long enough to get Social Security disability benefits?

Answer:

To get Social Security disability benefits, you must meet the definition of disability under the Social Security Act. And you must have worked long enough—and recently enough—under Social Security to qualify for disability benefits.

The amount of work you need to qualify for disability benefits depends on your age when you become disabled. Generally, you need 10 years of work, and that must include working 5 out of the last 10 years, ending with the year you become disabled. However, younger workers may qualify with as little as one and one half years of work earned in the three-year period ending when the disability starts. See our *Disability Planner* at www.socialsecurity.gov/dibplan/dqualify3.htm for credit requirements at different ages.

MEDICARE

Question:

I want to apply for *Extra Help* with Medicare prescription drug costs. Can state agencies also help with my Medicare costs?

Answer:

When you file your application for *Extra Help* with Medicare prescription drug (Medicare Part D) costs, you also can start your application process for the Medicare Savings Programs—state programs that provide help with other Medicare costs. When you apply for *Extra Help*, Social Security will send information to your state unless you tell us not to on the application. Your state will contact you to help you apply for a Medicare Savings Program. To apply for *Extra Help* and learn more, visit www.socialsecurity.gov/extrahelp.

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