

# Social Security Administration

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1329 S. Division St.  
Traverse City MI 49684

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## Monthly Information Package

October 2013

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## **Social Security Column**

YOU'VE JUST STEPPED INTO ... THE RETIREMENT ZONE

**By Bob Simpson**  
**Social Security District Manager in Traverse City**

You are about to enter another dimension. A dimension not only of work and earnings, but of pension and leisure. A journey into a wondrous land of imagination. You unlock this door with Social Security's *Retirement Estimator* and online benefit application. Next stop ... the retirement zone.

That's not exactly sticking to the original script, but some television viewers may be hearing the voice of Rod Serling ringing in their heads right now. *The Twilight Zone* television program first aired in 1959 and ran for five seasons — and continues to live on in reruns. The series took viewers through amazing journeys with each episode featuring characters who faced unusual or extraordinary circumstances.

If you're nearing retirement now, it may seem an extraordinary circumstance that these days you really can do it all from the comfort of your home or office computer. Amazing but true: you can do so much online, including getting an estimate of future benefits, testing out different retirement scenarios, completing and submitting your retirement application online, and much more!

Picture a man. A man sitting at his home computer. He isn't sure whether he should apply now, wait until he reaches full retirement age, or work a little longer and begin receiving benefits at age 70. He's about to find out ... with a visit to the *Retirement Estimator*. The *Estimator* uses his past earnings and allows him to enter variable future earnings and retirement dates to complete the picture of a retirement he'd like to live.

Imagine a woman. A woman with a laptop enjoying a hot cup of java at her favorite coffee house. She's done with planning and has decided it's time to take the plunge and retire. Before going to a local Social Security office as her parents and older siblings did, she visits [www.socialsecurity.gov](http://www.socialsecurity.gov) and discovers she can complete the entire application online and submit it in about 15 minutes. As in most cases, there are no papers to sign and no documents to provide. She ventures from [www.socialsecurity.gov](http://www.socialsecurity.gov) to an audio book and closes her eyes to begin enjoying her retirement.

Back when *The Twilight Zone* first hit television screens, the idea of testing out retirement scenarios or even completing and submitting a retirement application online would have been science fiction fodder fit for an episode of the program. Today, it is reality.

Try it out for yourself. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) and take a visit into ... the retirement zone.

## **Social Security Column**

ON COLUMBUS DAY, DISCOVER NEW SOCIAL SECURITY SERVICES ONLINE

**By Bob Simpson**  
**Social Security District Manager in Traverse City**

In fourteen hundred ninety-two, Columbus sailed the ocean blue. That may be a rhyme you remember from grade school when learning about Christopher Columbus and his voyage that would lead him to discover the New World.

You can discover a new world of information and services at [www.socialsecurity.gov](http://www.socialsecurity.gov).

For example, you can apply online for Social Security retirement benefits. Not sure whether you're ready for retirement? We can help you plot your course with our online benefit planners. Perhaps the most impressive of these planners is the online *Retirement Estimator*, which you can use to get quick and accurate estimates of your retirement benefits based on different scenarios. You also can apply online for disability benefits and even apply online for help to pay the costs of the Medicare prescription drug program at [www.socialsecurity.gov](http://www.socialsecurity.gov).

Information on retirement, survivors, disability, Supplemental Security Income (SSI), and Medicare are easily accessible on Social Security's homepage at [www.socialsecurity.gov](http://www.socialsecurity.gov). But the website offers much more. The site allows you to discover the entire Social Security program.

A good place to set your sails into the retirement planning winds is our *Retirement Estimator* at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). There, you can get an instant, personalized estimate of your future retirement benefits. Plug in different information, such as projected future wages or different retirement dates, to get varied benefit estimates that will help you decide when to draw up the anchor and venture into the seas of retirement.

Another great place on the horizon of our website: *my Social Security*. Create your online account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) and then you'll always have quick and easy access to see and update your information. You can use *my Social Security* to get estimates of your retirement, disability, and survivors benefits, view your earnings record, and estimate the Social Security and Medicare taxes you've paid. If you already receive Social Security benefits, you can use your account to get an instant benefit verification letter, check your benefit and payment information, and to change your address, phone number, and direct deposit information. Come aboard now at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Spend some time aboard [www.socialsecurity.gov](http://www.socialsecurity.gov). You will be pleasantly surprised at all you can discover there.

## Social Security Column

THIS HALLOWEEN, DON'T BE SPOOKED BY THE INTERNET

**By Bob Simpson**

**Social Security District Manager in Traverse City**

Don't look now, but it's Halloween! Halloween is time for kids of all ages to dress up in costumes and go trick-or-treating. But it is also a time of visiting haunted houses and watching those scary horror films. Think of the movies that frightened you the most, and they usually have an element of fear of the unknown.

Doing business online may also needlessly frighten people. When it comes to Social Security, however, there is nothing to be spooked about. We take all the fear out of doing business online.

There are a number of things you can do online at [www.socialsecurity.gov](http://www.socialsecurity.gov), and none of them should send so much as a shiver down your spine. Save yourself a trip to a Social Security office and transact your business from the comfort of your home. No need to be afraid to go online; it's so easy and safe to do business at [www.socialsecurity.gov](http://www.socialsecurity.gov).

Here are just a few of Social Security's online services you can easily access from the convenience of your home or office computer:

- Apply for retirement, disability, or Medicare benefits;
- Find out what benefits you might be eligible to receive;
- Setup a *my Social Security* account so you can access and update your information anytime;
- Apply for *Extra Help* with your Medicare prescription drug costs;
- Estimate your future benefits;
- Appeal an unfavorable decision on a disability claim;
- Change your address; and
- Report employee wages.

For a complete list of our online services, visit [www.socialsecurity.gov/onlineservices](http://www.socialsecurity.gov/onlineservices). You also can find forms, publications, answers to frequently asked questions, Social Security news, and much more at [www.socialsecurity.gov](http://www.socialsecurity.gov).

You'll find our online services are frighteningly easy to use. Save your fears for the monsters on television or the costumed creatures knocking at your door. Don't be afraid to visit [www.socialsecurity.gov](http://www.socialsecurity.gov).

## Social Security Column

### SHARE A SOCIAL SECURITY TIP WITH YOUR WISE ELDERS

**By Bob Simpson**

**Social Security District Manager in Traverse City**

While the baby boom era is behind us, the effects will live on. The number of people reaching the autumn season of life is higher than ever. In fact, the World Health Organization reports that there are around six hundred million people aged 60 and older living in the world today. That number is expected to double by 2025 — a short 12 years from now — and is expected to reach about two billion by 2050.

In the United States, 10,000 people reach retirement age every single day.

The elders of a community are often known as wise sages that younger people go to for advice; older people have the life experience and reflection that younger people lack. But given the fast-paced changes the world now experiences, with new technologies becoming outdated in a matter of years or even months, there may be some helpful insights you can share with your elders.

For example, if you know someone who is nearing retirement age, tell them about [www.socialsecurity.gov](http://www.socialsecurity.gov). They may not be aware of the helpful and easy-to-use tools available to them. It's no exaggeration to say that even someone who does not use the Internet on a regular basis can easily plan their retirement or even complete their retirement application online in a matter of minutes — much less time than it would take to drive to a local Social Security office.

The best starting place for anyone thinking about retirement is Social Security's *Retirement Estimator*. Use it to get an instant, personalized estimate of future retirement benefits in a matter of minutes. Spend a few more minutes plugging in different information, such as different projected future wages and different retirement dates, to help make a wise decision on the best retirement date. The *Retirement Estimator* is available at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Then there's the online retirement benefit application. In as little as 15 minutes, a person can apply for Social Security benefits and submit their application online. In most cases, once one submits the application, there is nothing more to do but wait for the first payment. It's really that simple. And, if one decides they'd like to double-check some information before submitting the application, that's fine too. The application can be paused and then restarted at any time during the process. It's all available at [www.socialsecurity.gov/applyonline](http://www.socialsecurity.gov/applyonline).

It makes sense to go to our elders for advice and guidance. But in this technology-driven world, we may be able to offer a little advice to the sages as well. A good bet is to tell the older adults in your life about [www.socialsecurity.gov](http://www.socialsecurity.gov).

## **Social Security Column**

### **IF YOU CAN'T WORK DUE TO A DISABILITY, SOCIAL SECURITY CAN HELP**

**By Bob Simpson**  
**Social Security District Manager in Traverse City**

If you are disabled and you're no longer able to work, you should learn how Social Security can help you.

Disability is something most people do not like to think about; however, the unfortunate reality is this: the chances that you will become disabled are probably far greater than you realize. Studies show that a 20-year-old worker has a more than one in four chance of becoming disabled before reaching retirement age.

Social Security pays benefits to people with disabilities through the Social Security disability insurance program, which is financed by Social Security taxes. If you qualify, you can receive a monthly disability benefit from Social Security for as long as your disability keeps you from working. The amount of your benefit is based on your average lifetime earnings. Potential Medicare coverage is dependent on several factors and usually starts after you receive disability cash benefits for 24 months.

When you work and pay Social Security taxes, you earn credits. The number of credits you need to qualify for disability benefits depends on your age, and some of the work must be recent. For example, if you become disabled after age 31, you need to have worked at least a total of 10 years, including five of those having been worked within the past 10 years. But if you become disabled before age 24, you need only one and a half years of work in the past three years.

If you have a disability that keeps you from working, the time to get started with your application is now. That's because it takes time to determine whether you qualify for benefits. It usually takes about three to five months for a medical decision from the state agency that evaluates your condition. If your application is approved, your first Social Security disability payment will be made for the sixth full month after the date we determine that your disability began.

Given the time it can take, it's in your best interest to do everything you can to speed up the process. The best first step is for you to read our online publication, *Disability Benefits*, at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs). It will tell you all about the process, including the information you will need to apply for benefits.

Then, take advantage of our online disability starter kits. You will find them on our disability website at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability). From that page, simply select the option to apply for benefits online, and on that page you will find the disability starter kits. There is one kit for children and one for adults. Each kit is available in both English and Spanish. The starter kits help you begin the process by providing information about the specific documents and the information that we will request from you.

Take a look at the disability starter kit now at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability).

Once you complete the online disability starter kit and you're ready to apply, the most convenient way to do that is also online. Just go to the same disability website at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability).

## QUESTIONS AND ANSWERS

### *GENERAL*

#### **Question:**

I applied for a Social Security card for my baby at the hospital, but the card came back with the wrong name. What do I do?

#### **Answer:**

This is very rare, but if it does happen, go to your local Social Security office or card center. We need to see original documents proving your child's:

- U.S. citizenship;
- Age; and
- Identity.

If you corrected the child's birth certificate, we will want to see that. We also will need to see a document proving your identity. All documents must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents. To learn what documents we will accept, visit [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber).

#### **Question:**

My daughter just joined a non-profit charity and is helping victims of natural disasters. She gets a salary. We were wondering if she has to pay Social Security tax.

#### **Answer:**

Yes, people who work for non-profits and who receive a salary must pay Social Security tax just like everyone else. It is commendable that she is helping people in need. But the fact is that she is also a wage-earner. Those wages and the Social Security tax she pays on them will offer her

financial relief in the future, when it comes time to apply for Social Security. So she is really helping herself, too. For more information, visit our electronic publication, *How You Earn Credits* at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

## *RETIREMENT*

### **Question:**

What is the earliest age that I can apply for my Social Security retirement benefits?

### **Answer:**

If you want benefits to begin at age 62 — the earliest age you can receive reduced retirement benefits — you must be at least 61 years and 9 months of age to apply. Keep in mind that if you retire before your full retirement age, your monthly benefit amount will be permanently reduced. On the flip side, if you delay your benefits until after your full retirement age, you'll receive higher benefits because of delayed retirement credits. Even if you are not ready to retire, you should still sign up for Medicare three months before your 65th birthday. You can do both (and try out different retirement scenarios) online at [www.socialsecurity.gov/applyonline](http://www.socialsecurity.gov/applyonline).

### **Question:**

Can I delay my retirement benefits and receive benefits as a spouse only? How does that affect me?

### **Answer:**

It depends on your age. If you are full retirement age or older when you first apply, and your spouse is receiving Social Security benefits, you can choose to apply and receive benefits on just your spouse's Social Security record. This way, you could delay applying for benefits on your own record in order to receive delayed retirement credits. If you are full retirement age or older, and have already applied for retirement benefits, you can request to have payments suspended. If you qualify for a spouse's benefit, you can receive those payments and earn delayed retirement credits on your own record. By applying only for benefits as a spouse, you may receive a higher

retirement benefit on your own record later based on the effect of delayed retirement credits. You can earn delayed retirement credits up to age 70 as long as you do not collect your own benefits. Since the rules vary depending on the situation, you may want to talk to a Social Security representative about the options available to you. To learn more, visit [www.socialsecurity.gov](http://www.socialsecurity.gov) or call us at 1-800-772-1213 (TTY 1-800-325-0778).

### *SUPPLEMENTAL SECURITY INCOME*

**Question:**

What is Supplemental Security Income (SSI)?

**Answer:**

The SSI program provides monthly payments to people with limited income and financial resources who are age 65 or older, blind or disabled. In 2013, the maximum federal SSI payment is \$710 a month for an individual and \$1,066 a month for an eligible couple. Keep in mind this amount may be reduced if you have other income. Many states supplement SSI payments. Go to [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs) to view electronic leaflets about these state supplements. To get SSI, your financial resources (savings and assets you own) cannot exceed \$2,000 (\$3,000 if married). If you are married and only one person is eligible, a portion of your spouse's income may be counted. You can be eligible for SSI even if you have never worked in employment covered under Social Security. There are other requirements as well. Learn more by reading or listening to the publication *SSI or You May Be Able To Get SSI*. Both are available at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

**Question:**

Are Supplemental Security Income (SSI) benefits subject to federal income tax?

**Answer:**

No. SSI payments are not subject to federal taxes. However, if you also receive Social Security benefits, those benefits may be subject to income taxes. Learn more about SSI by visiting our publications library at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs) and selecting the "SSI" topic on the left.

## *DISABILITY*

### **Question:**

Do disabled children qualify for benefits?

### **Answer:**

Yes. There are two disability programs run by Social Security that include benefits for disabled children. Under the Supplemental Security Income (SSI) program, a child from birth to age 18 may receive monthly payments based on disability or blindness if: the child has an impairment or combination of impairments that meet the definition of disability for children; and the income and resources of the parents and the child are within the allowed limits. Under the Social Security Disability Insurance program, an adult child (a person age 18 or older) may receive monthly benefits based on disability or blindness if: the child has an impairment or combination of impairments that meet the definition of disability for adults; the disability began before age 22; and the adult child's parent worked long enough to be insured under Social Security and is receiving retirement or disability benefits or is deceased. You will find helpful links to the online forms and the steps you need to take to apply for childhood disability benefits at [www.socialsecurity.gov/applyfordisability](http://www.socialsecurity.gov/applyfordisability).

### **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.

**Special Notice Option:** 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](http://www.socialsecurity.gov/notices). In addition, if you have a question about a Social Security notice you receive, you may call our toll-free number, 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.

**Public Information Materials:** Many of our publications, such as brochures and fact sheets, are available in Braille, audio cassette tapes, compact disks, 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, 1-800-772-1213, Monday through Friday, 7 a.m. to 7 p.m. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778. For more information, check out our public information materials in alternative media at [www.socialsecurity.gov/pubs/alt-pubs.html](http://www.socialsecurity.gov/pubs/alt-pubs.html).

## 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 2013, your resources are limited to \$13,300 for an individual or \$26,580 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 U.S. Savings Bonds; mutual funds; Individual Retirement Accounts (IRAs); and cash at home or anywhere else. To learn more about *Extra Help*, and to apply online, visit [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp).