

Social Security Administration

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Monthly Information Package

November 2014

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Social Security Column

YOU CAN HELP AS A REPRESENTATIVE PAYEE

By Bob Simpson

Social Security District Manager in Traverse City

November is Family Caregiver's Month, a time to thank and acknowledge all of the people who take care of those in need. If you handle the finances of someone who receives benefits from Social Security, or you know someone who may need help managing his or her benefits, you may want to consider applying to be a representative payee.

A representative payee is someone who receives Social Security or Supplemental Security Income (SSI) payments on behalf of a person not capable of managing the funds on his or her own. A representative payee makes sure an individual's basic needs are met by using the money to provide food, clothing, and shelter for the person and saving any money left over in an interest-bearing account or via savings bonds for the beneficiary's future needs.

As a representative payee, you must:

- know the person's needs so you can decide the best way to meet those needs with the benefits provided;
- be responsible for letting Social Security know about any changes that may affect the person's eligibility for benefits or the payment amount; and
- complete a yearly report of how the funds were spent. (You can do this online).

If you know somebody who receives Social Security or SSI benefits who is not able to manage his or her own finances, the best thing you can do is become familiar with the responsibilities of a representative payee and consider becoming one.

To learn more, read our publication, *A Guide For Representative Payees*, available at www.socialsecurity.gov/pubs and visit the webpage, “When People Need Help Managing Their Money,” at www.socialsecurity.gov/payee. Social Security will work with you to determine if a payee is needed and who would be best suited to act in that capacity.

Thank you to all of the caregivers out there. And, thank you for considering becoming a representative payee for someone in need.

Social Security Column

BEING AWARE OF FRAUD IS YOUR FIRST STEP TO AVOIDING IT

By Bob Simpson

Social Security District Manager in Traverse City

With all of the holiday shopping going on this time of year, both in stores and online, there is no better time to remind you to beware of fraud—you never know where it is lurking.

When it comes to doing business with Social Security online, there is little to worry about—all of our online services are protected by strong Internet security protocols and you should have confidence that they are safe and secure. But, there are other ways identity thieves and criminals can obtain your personal information and cause you significant harm. Here are some tips to help keep that from happening.

If someone contacts you claiming to be from Social Security and asks for your Social Security number, date of birth, or other identifying information, beware. Don't provide your personal information without first contacting Social Security to verify if Social Security is really trying to contact you. It could be an identity thief phishing for your personal information. Call Social Security's toll-free number at 1-800-772-1213 (TTY 1-800-325-0778).

If you receive a suspicious call, report it by going to <http://oig.ssa.gov/report>. Or call 1-800-269-0271 from 10:00 a.m. to 4:00 p.m. Eastern Time. You should provide as much of the following information as you know:

- The alleged suspect(s) and victim(s) names, address(es), phone number(s), date(s) of birth, and Social Security number(s);
- Description of the fraud and the location where the fraud took place;
- When and how the fraud was committed;

- Why the person committed the fraud (if known); and
- Who else has knowledge of the potential violation.

Identity theft is one of the fastest-growing crimes in America. If you or anyone you know has been the victim of an identity thief, contact the Federal Trade Commission at www.idtheft.gov, or 1-877-IDTHEFT (1-877-438-4338); TTY 1-866-653-4261.

Another form of fraud that people fall victim to: businesses using misleading advertisements that make it look as though they are from Social Security. These businesses often offer Social Security services for a fee, even though the same services are available directly from Social Security free of charge. By law, such an advertisement must indicate that the company is not affiliated with Social Security.

If you receive what you believe is misleading advertising for Social Security services, send the complete mailing, including the envelope, to: Office of the Inspector General, Fraud Hotline, Social Security Administration, P.O. Box 17768, Baltimore, MD 21235. Also, advise your state's attorney general or consumer affairs office and the Better Business Bureau. If you see or hear what you believe is misleading advertising related to Social Security, you can report it at the address above, by calling 1-800-269-0271 from 10:00 a.m. to 4:00 p.m. Eastern Time, or by visiting <http://oig.ssa.gov/report>.

Protect your investment in Social Security and do your part to report potential fraud. We rely on *you* to let us know when you suspect someone is committing fraud against Social Security.

Reporting fraud is a smart thing to do—and the right thing to do. Visit Social Security's Office of the Inspector General at <http://oig.ssa.gov>. Learn more about identity theft and misleading advertising by reading our publications on the subjects at www.socialsecurity.gov/pubs.

Social Security Column

SERVING VETERANS ON VETERANS DAY AND ALWAYS

By Bob Simpson

Social Security District Manager in Traverse City

Every day—but particularly on Veterans Day—Social Security salutes those who have put their lives on the line for our freedom.

Members of the United States armed forces receive expedited processing of their Social Security disability applications. The expedited process is available for any military service member who alleges he or she became disabled during active duty on or after October 1, 2001, regardless of where the disability occurred—at home or in the line of duty. Expedited processing is also available to veterans who have a compensation rating of 100% Permanent and Total (P&T) disability, regardless of when the disability occurred. Some dependent children and spouses of military personnel may also be eligible to receive benefits.

Visit our website designed specifically for our wounded veterans, www.socialsecurity.gov/woundedwarriors, where you will find answers to a number of commonly asked questions, as well as other useful information about disability benefits available under the Social Security and Supplemental Security Income (SSI) programs. Our website includes a fact sheet on the subject: *Disability Benefits For Wounded Warriors*.

You'll also find a webinar, "Social Security for Wounded Warriors," that explains the expedited disability process available to wounded warriors. The one-hour video is an introduction to disability benefits for veterans and active duty military personnel. If you would like more detailed information about the disability process, you can watch our seven-part video series "Social Security Disability Claims Process" at www.socialsecurity.gov/socialmedia/webinars.

On the Wounded Warriors webpage, you'll find links to the Department of Veterans Affairs and Department of Defense websites. Please keep in mind that the requirements for disability benefits available through Social Security **are different** from those of the Department of Veterans Affairs and require a separate application.

Military service members are covered for the same Social Security survivors, disability, and retirement benefits as everyone else. Although the expedited service is relatively new, military personnel have been covered under Social Security since 1957, and people who were in the service prior to that may be able to get special credit for some of their service.

Read our publication, *Military Service And Social Security*, to learn more. It's available at www.socialsecurity.gov/pubs. Also, navigate to www.socialsecurity.gov/woundedwarriors.

Thank you to our nation's brave veterans. We salute you on Veterans Day and every day.

Social Security Column

FACES AND FACTS TELL THE STORY OF DISABILITY

By Bob Simpson

Social Security District Manager in Traverse City

November is Family Stories Month. Every family has stories—stories are a great way to carry on family legacies, pass lessons on to future generations, and share what is important to your family with the rest of the world. Your family stories may include ones about the birth of a child, serving in war, helping people in need, or the deaths of loved ones.

We'd like to share some stories about what it means to receive disability benefits from Social Security. And we have a website that does just that: The Faces and Facts of Disability, ready for you to explore at www.socialsecurity.gov/disabilityfacts.

Learning the facts and hearing people's stories about disability allows for a fuller understanding of what is perhaps the most misunderstood Social Security program.

The Social Security Act sets a very strict definition of disability. To receive disability benefits, a person must have an impairment expected to last at least a year or result in death. The impairment must be so severe that it renders the person unable to perform not only his or her previous work, but also any other substantial work in the national job market. Social Security does not provide 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 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 ensure only those eligible have access to disability benefits.

If you want to learn more about what happens behind the scenes when someone applies for disability benefits, watch our seven-part video series on the process at www.socialsecurity.gov/socialmedia/webinars.

Please read and watch some of the stories about real cases of people who have benefited from Social Security by visiting the Faces and Facts of Disability website at www.socialsecurity.gov/disabilityfacts.

Family and personal stories are great ways to discover important truths.

Social Security Column

QUICK! RETIRE ONLINE IN A FLASH

By Bob Simpson

Social Security District Manager in Traverse City

The United States Grand Prix takes place from October 31 to November 2 on the Circuit of the Americas in Austin, Texas. The U.S. Grand Prix, originally known as the American Grand Prize, has been running on and off since 1908. It is part of the Formula One Championship.

Zoom! Whoosh! Was that the sound of cars speeding by? No, it was the sound of more and more people applying for Social Security retirement benefits the quick, convenient, and secure way— at www.socialsecurity.gov.

Race enthusiasts will be pleased to know that, although they should never make speedy decisions about when to retire, they can prepare and apply for retirement in a flash using our secure online services at www.socialsecurity.gov/onlineservices.

Fall is a popular time for marathons too! Any marathon runner will tell you that it takes a lot of training, perseverance, and endurance. The better part of the race is preparing before you even begin it. That goes for retirement planning too.

Run to our *Retirement Estimator* to get an instant estimate of your future benefit amount. You can take your time, and water breaks, and change the scenarios to see how your benefit amount will change with different retirement dates and future earnings estimates. Get a head start on your retirement planning at www.socialsecurity.gov/estimator.

Open a *my Social Security* account for 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 verify your earnings record and see estimates of the future retirement, disability, and survivor benefits you and your family may receive. It is extremely important to verify the accuracy of your earnings record while you're working since future benefits are based on your earnings. If your earnings are not accurate, you may not get all the benefits you earned when you retire.

If you already get benefits, use *my Social Security* to get your proof of benefits letter, change your address or phone number in our records, start or change your direct deposit information, and check your benefit and payment information. Kick start your account at www.socialsecurity.gov/myaccount.

Approaching the finish line of your working career? Join the millions, and complete the online application for retirement in as little as 15 minutes at www.socialsecurity.gov/applyonline. Once you complete and submit the electronic application, in most cases, that's it—no more papers to sign or documents to provide. Just collect your trophy—in the form of retirement benefits for the rest of your life.

Whether you prefer a marathon or Grand Prix, you're sure to win the race at www.socialsecurity.gov.

QUESTIONS AND ANSWERS

GENERAL

Question:

I applied for a Social Security card for my child at the hospital and the card came back with the first name misspelled. What should I do?

Answer:

Go to your local Social Security office or card center to ask for a corrected card. We need to see at least two original documents proving your child's:

- U.S. citizenship; and
- Identity.

We also must see proof of your identity, as the parent.

The documents you show us must be either originals or copies certified by the issuing agency.

We cannot accept photocopies or notarized copies. To find out more, go to

www.socialsecurity.gov/ssnumber. There, you can learn what documents you need, fill out and print an application, and then bring or mail the information to us. You may also want to read the publication, *Social Security Numbers For Children*, available at www.socialsecurity.gov/pubs.

Question:

What are some of the documents Social Security will accept as proof of identity for a child?

Answer:

While you can use a birth certificate to prove age or citizenship, you cannot use it as proof of identity. Social Security needs evidence of the child's existence after birth. An acceptable document must show your child's name, identifying information, and, preferably, a recent photograph. Your child must be present unless the picture ID also shows your child's

biographical information (i.e., age, date of birth, and parents' names). We generally can accept a non-photo identity document if it has enough information to identify the child (such as the child's name and age, date of birth, and parents' names). We prefer to see the child's U.S. passport. If that document is not available, we may accept the child's:

- Adoption decree;
- Doctor, clinic, or hospital record;
- Religious record (e.g., baptismal record);
- Daycare center or school record; or
- School identification card.

All documents must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents. To find out more, visit www.socialsecurity.gov/ssnumber. There, you can also find out what documents you need, fill out and print an application, and then bring or mail the needed information to Social Security. You may also want to read the publication, *Social Security Numbers For Children*, available at www.socialsecurity.gov/pubs.

RETIREMENT

Question:

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

Answer:

To apply for Social Security retirement benefits, you must be at least 61 years and 9 months of age and want your benefits to start in the next 3 months. You can begin receiving retirement benefits as early as age 62, but if you take benefits before your full retirement age, your benefits will be reduced permanently. If you'd like to test the waters and get an idea of what your benefit amounts would be at different retirement ages, visit our *Retirement Estimator* at www.socialsecurity.gov/estimator. If you're ready to apply for retirement, go to www.socialsecurity.gov/applyonline.

Question:

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

Answer:

It depends on your age. If you are between full retirement age and age 70, and your spouse is receiving Social Security benefits, you should apply for retirement benefits and request that the payments be suspended. Then, you can choose to receive benefits on your spouse's Social Security record. By doing so, you will earn delayed retirement credits up to age 70, as long as you do not collect your benefits on your own earnings record. Later, when you do begin receiving benefits on your own record, those payments could be higher than they would have been otherwise because you earned delayed retirement credits.

*SUPPLEMENTAL SECURITY INCOME***Question:**

What is Supplemental Security Income (SSI)?

Answer:

SSI provides monthly income to people with limited income and financial resources. People who never worked at a job that withdrew Social Security tax won't qualify for Social Security, but may still be eligible for SSI. To be eligible, an individual must be a citizen and resident of the United States or be a noncitizen lawfully admitted for permanent residence. There are, however, some noncitizens granted a special immigration status that are also eligible. To get SSI, an individual's financial resources (savings and assets) cannot be more than \$2,000 (\$3,000, if married). Recipients must be age 65 or older, or blind or disabled. For more information, please read *SSI or What You Need To Know When You Receive Supplemental Security Income (SSI)*. Both are available at 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. If you get SSI, you will not receive an annual form SSA-1099. However, your Social Security benefits may be subject to income tax. Learn more at www.socialsecurity.gov.

DISABILITY

Question:

Can children qualify for disability benefits?

Answer:

There are two Social Security disability programs that provide 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 meets the definition of disability for children; and
- The income and resources of the parents and the child are within the allowed limits.

Under Social Security, a child who is 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.

Under both of these programs, the child must not be doing any substantial work. The child also must have a medical condition that has lasted or is expected to last for at least 12 months or result in death. Learn more at www.socialsecurity.gov/applyfordisability.

Question:

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

Answer:

Social Security offers a number of services and products specifically designed for people who are blind or visually impaired. All our publications are available in multiple formats including Braille, audio cassette tapes, compact discs, and enlarged print. Also, most of the publications are in streaming audio format.

To get any of these products in alternative formats, you can:

- Go online to www.socialsecurity.gov/pubs/alt-pubs.html and download the publication;
- Call Social Security at 1-800-772-1213 (TTY, 1-800-325-0778) between 7 a.m. and 7 p.m., Monday through Friday;
- Contact your local Social Security office;
- Contact your U.S. Embassy or Consulate, if you live outside the United States; or
- Mail, call, or fax your request to:

Social Security Administration, Braille Services Branch

6401 Security Boulevard, L1141 West Low Rise

Baltimore, MD 21235

Phone: 410-965-6414 or 410-965-6407 (TTY, 1-800-325-0778)

Fax: 410-965-6413

MEDICARE

Question:

I need to make changes to my Medicare prescription drug coverage. When can I do that?

Answer:

Open season for Medicare Part D prescription drug coverage runs from October 15 to December 7. The Medicare Part D prescription drug program is available to all Medicare beneficiaries. Joining a Medicare prescription drug plan is voluntary and participants pay an additional monthly premium. If you are considering changing your plan, you might want to revisit the Application for Extra Help with Medicare Prescription Drug Plan Costs. If you have limited resources and income, you may also be eligible for Extra Help to pay monthly premiums, annual deductibles, and prescription co-payments. Extra Help is estimated to be worth about \$4,000 per year. To find out more, visit www.socialsecurity.gov/prescriptionhelp. For more information about the Medicare prescription drug program itself, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

Speaking of medical benefits, the open enrollment period for qualified health plans under the Affordable Care Act is November 15 to February 15. Learn more at www.healthcare.gov.